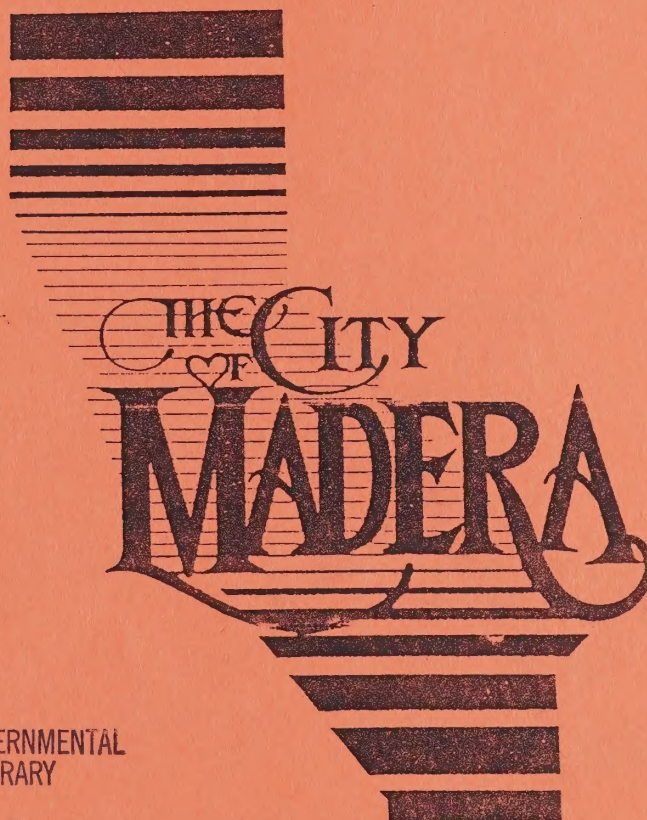


2002 0249

IGSL

HOUSING ELEMENT OF THE MADERA GENERAL PLAN



INSTITUTE OF GOVERNMENTAL
STUDIES LIBRARY

APR 24 2002

UNIVERSITY OF CALIFORNIA

September 20, 1993

**FINAL HOUSING ELEMENT
OF THE
MADERA GENERAL PLAN**

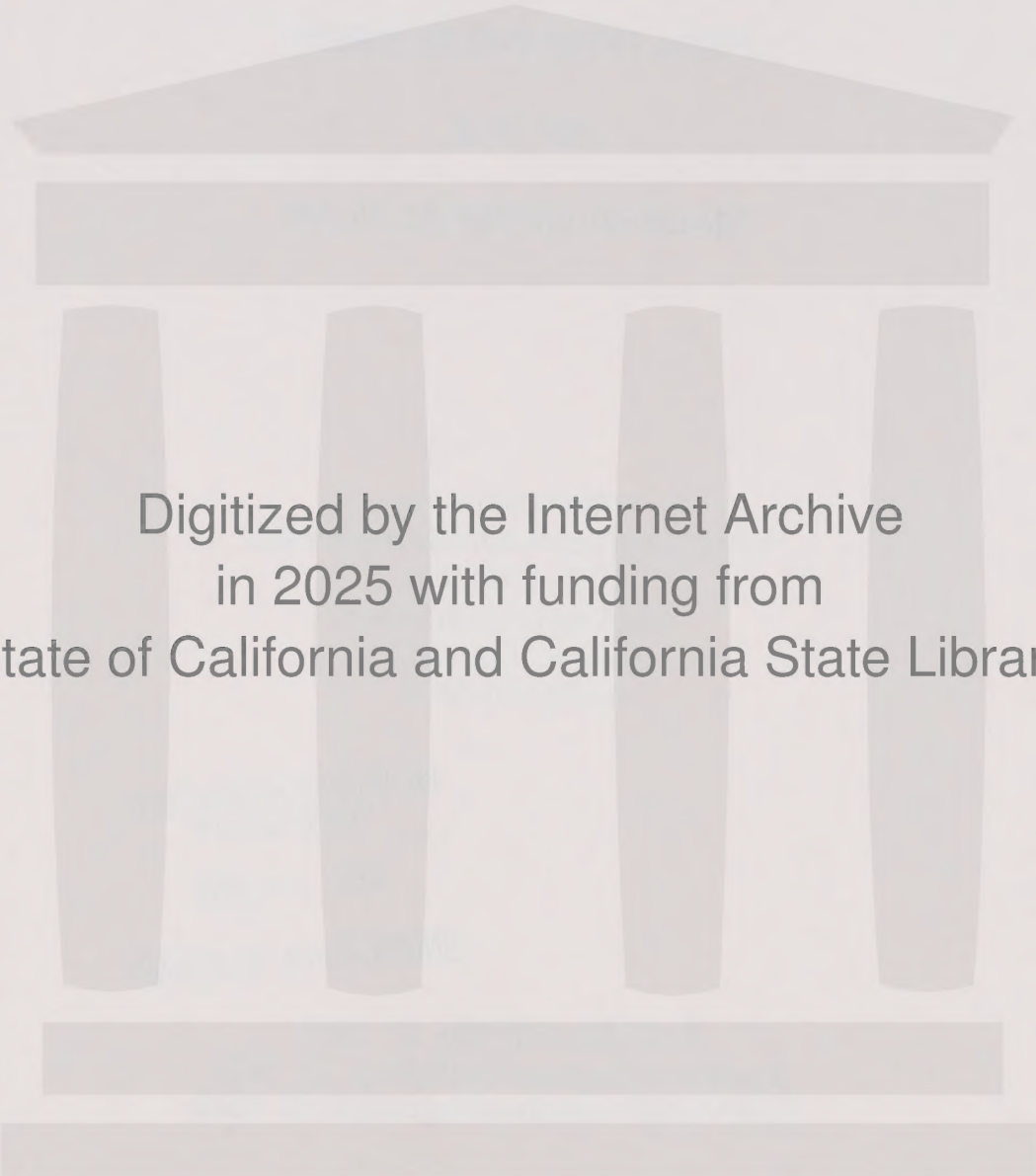
Prepared by the
Community Development Department
City of Madera
205 West Fourth Street
Madera, Ca. 93637
(209) 661-5430

INSTITUTE OF GOVERNMENTAL
STUDIES LIBRARY

APR 30 2002

UNIVERSITY OF CALIFORNIA

Draft Adopted May 17, 1993
Revisions Approved September 20, 1993
Final Version Adopted September 20, 1993



Digitized by the Internet Archive
in 2025 with funding from
State of California and California State Library

<https://archive.org/details/C101694430>

MADERA CITY COUNCIL

John W. Wells, Mayor
Marc Scalzo, Mayor Pro Tempore
Councilmember Patrick M. O'Rourke
Councilmember Sam Armentrout
Councilmember Herman Perez

MADERA CITY PLANNING COMMISSION

Barbara Roach, Chairwoman
Philip Hagopian Harold E. Nabors
Ross Thornton Herbert A. McClure
Michael Westley Carl H. Richey

MADERA COMMUNITY DEVELOPMENT DEPARTMENT

Larry J. Red, Director

Carl Smith, Associate Planner Pat Bodin, Assistant Planner

HOUSING ELEMENT OF THE MADERA GENERAL PLAN

TABLES

HOUSING ELEMENT OF THE MADERA GENERAL PLAN

Table of Contents

I.	Introduction	1
II.	Analysis of Existing Condition	4
III.	Housing Constraints	46
IV.	Existing Housing Programs in the City of Madera	59
V.	Housing Needs Assessment	64
VI.	Housing Goals, Policies, Programs, and Implementation	89
VII.	Appendices	105
22.	Median Household Income by City Census Tracts - 1980	30
23.	Household Income by Census Tracts - 1990	31
24.	Unemployment Status by Census Tracts - 1990	31
25.	Family Headed Poverty Level - 1990	31
26.	Housing Cost as a Percentage of Income - 1990	32
26A.	Housing Cost as a Percentage of Income - 1994	34
27.	Housing Payment as a Percentage of Income by Number of Households in Census Tracts - 1990	35
28.	Housing Unemployment - 1990	36
29.	Unit in Structure	37
30.	Occupancy/Agency Status by Census Tracts - 1990	40
31.	Vacancy Rates by Census Tracts - 1990	40
32.	Housing Condition Survey 1990	41
33.	Age of Housing Structures 1990	44
34.	Planning Facilities and Community Status - 1990	44
34A.	Comparisons of Recently Acquired Affordable Projects	45
35.	Planning Fee Schedule	50
36.	Other Development Fees	54
37.	Sample Building Form	55
38.	Average Housing Unit Prices	59

HOUSING ELEMENT OF THE MADERA GENERAL PLAN

TABLES

1.	Population Growth	5
2.	Population Projections	6
3.	Age Composition	10
2.	Distribution of Population	11
5.	Ethnic Composition - 1990	11
6.	Hispanic Origin - 1990	14
7.	Occupation Categories	15
8.	Major Public Employers in the Madera Area	15
9.	Major Private Employers in Madera Area	16
10.	Household Characteristics	18
11.	Household Type and Presence of Children - 1990	19
12.	Supplemental Security Income - 1989	22
13.	Disability Status of Non-institutional Persons - 1990	22
14.	Persons 65 Years and Over - 1990	23
15.	Persons Per Room - 1990	25
16.	Persons Per Room by Census Tracts - 1980	26
17.	Number of Rooms in Year-round Housing Units – 1990	27
18.	Persons Per Unit - 1990	27
19.	Ethnic Composition of Households - 1990	28
20.	Median Household Income - 1980	29
21.	Median Household Income by Ethnic Group - 1980	29
22.	Median Household Income by City Census Tracts - 1980	30
23.	Household Income by Census Tract - 1980	30
24.	Unemployment Status by Census Tracts - 1980	31
25.	Families Below Poverty Level - 1980	31
26.	Housing Cost as a Percentage of Income - 1980	33
26A	Housing Cost as a Percentage of Income - 1989	34
27.	Housing Payment as a Percentage of Income by Number of Households in Census Tracts - 1980	35
28.	Housing Overpayment - 1980	36
29.	Units in Structures	37
30.	Occupancy/Vacancy Status by Census Tract - 1980	40
31.	Vacancy Status by Census Tract - 1980	40
32.	Housing Condition Survey 1990	41
33.	Age of Housing Structures 1980	43
34.	Plumbing Facilities and Occupancy Status - 1980	44
34A	Comparisons of Recently Approved Apartment Projects	48
35.	Planning Fee Schedule	53
36.	Other Development Fees	54
37.	Sample Building Permit	55
38.	Average Housing Unit Prices	59

39.	Estimates and Projections of Households	71
40.	Housing Need by Income Group	72
41.	Residential Projects - Immediately Available Sites	74
42.	Lands Zoned for Residential Development	76
43.	Area and Density for Potential Residential Development	78
44.	Persons of Hispanic Origin	105
45.	Income Ranges - 1980	106
46.	Adjusted Income Levels - 1980	106
47.	Income Eligibility Limits - 1990	107
48.	Income Ranges - Family of Four	122
49.	Affordable Housing Costs by Income Group	122
50.	1991 Housing Condition Survey Summary	124

FIGURES

1.	Distribution of Population by Census Tract	12
2.	Ethnic Distribution by Census Tracts	13

MAPS

1.	City Boundaries and Census Tracts - 1980	8
2.	City Boundaries and Census Tracts - 1990	9
3.	General Locations of Approved Residential Projects	75
4.	General Locations of Potential Residential Development	77

APPENDICES

A.	Derivation for Calculation of Persons of Spanish Origin	105
B.	Method for Derivation of Income Groups from 1980 US Census Data	106
C.	Madera County Housing Needs Plan	108
D.	Four Income Groups and Housing Affordability	122
E.	Housing Condition Survey and Methodology	123
F.	Summary of Development Fees	124
G.	Initial Study/Environmental Assessment	127
H.	City Council Resolution	136

I. INTRODUCTION

This Housing Element is an amendment and update of the 1986 Housing Element, adopted on April 7, 1986. It was prepared pursuant to California State Government Code, Article 10.6, Sections 65583 through 65588 which outline the requirements for Housing Elements. Government Code requirements include analysis and documentation of existing household and housing characteristics, inventory of land suitable for residential construction, analysis of potential and existing governmental and non-governmental constraints, special housing needs, energy conservation standards, goals, policies, quantifiable objectives and programs, and regular updates of the element and periodic review.

Whenever possible, comparisons are offered with Statewide statistics relative to identifying trends and understanding the implications of the various factors. For this purpose, the California Statewide Housing Plan Update published in October 1990 was used as a source of information. This allows comparisons to be made between this area and the State norms for the various populations and housing categories. Decennial US Censuses are the major data source for the community profiles.

Since all of the statistical information from the 1990 Census was not available at the time this report was prepared, some reliance is still place on information from the 1980 Census, particularly in regard to income and economics, and detailed breakdowns by Census Tracts. Wherever possible, it has been updated with information provided by the State Department of Finance and other agencies. When the complete 1990 Census information is available, it will be added to the Housing Element as a special update, or in conjunction with the next required update.

Since 1970, it has been the goal of California's housing policy that all residents have a "decent home and a suitable living environment."¹¹ For most Californians that goal has been attained. By almost any measure, the majority of California's households now live in decent, safe, and sanitary housing. A majority have at least two rooms for each household member. Four-fifths have central heating and a majority have air conditioning. Almost all housing units in the State have complete plumbing facilities. Lastly, a majority of the State's households live in housing units that are less than 25 years old and were built in conformance with prescribed building codes.

Although the State's housing policy goal has been realized for most Californians, many residents still have housing problems, including homelessness. Many lower income households, particularly the elderly, the disabled, and single parents, and especially in the San Joaquin Valley, farmworkers cannot afford adequate housing - or find that their incomes, after housing costs are paid, are inadequate to buy other necessities. Moreover, many young working couples find that they either cannot afford the down payment or cannot qualify for a loan to buy a modest home. In addition, while most Californians live in amply sized housing, many still live in overcrowded conditions, particularly in areas where agriculture is a major part of the economy.

While most persons live in decent, safe and sound housing, some live in housing that needs to be rehabilitated or replaced. Since California's housing stock is aging, conservation and rehabilitation of the existing housing stock will be of increasing importance. Maintaining an adequate supply of new housing will also be an ongoing major housing need. California has

been growing at twice the national average, and future construction must be sufficient to meet new household formations and housing unit replacement needs.

The following sections explore housing conditions in the City of Madera. The community profile, population and employment characteristics, household and governmental constraints are explored extensively. Through this discussion, a foundation is laid for an assessment of future needs. In the final section, a strategy for housing is set forth for the period to 1997. Goals, policies, quantifiable objectives, and programs to address the community's housing needs are identified.

Citizen participation is a major factor in the development review and implementation of the housing element. Annual public meetings held in conjunction with Community Development Block Grant applications have provided an opportunity for citizen input on housing needs over the past five years. Public notices in the newspaper, posting of notices in the community, and special newspaper articles in the Madera Tribune have informed residents of these meetings. Public hearings on this element, held by the Planning Commission and the City council, provide further opportunity for citizen input. The program section of this element further provides for annual review of the element and an update in 1997. Citizen participation will be encouraged at those times as well as at future CDBG public meetings.

As indicated above, citizen participation played an integral part in the preparation of this Housing Element. An Administrative Draft of the document was prepared and was distributed on August 27, 1992 for public review and comment to a large group, of local agencies and organizations. This included the Coalition for Low Income Housing, the Madera County Action Committee, the Mexican American Political Association, the National Association for the Advancement of Colored People, Self Help Enterprises, the County Department of Migrant Education, Hospice of Madera County, Planned Parenthood and a number of other governmental agencies.

Following receipt of comments on the Administrative draft and a meeting held to review those concerns on October 29, 1992, the document was revised to reflect many of the issues raised. This Hearing Draft was distributed on December 28, 1992 for further public review and comment to various local agencies and groups, and notice of its availability was also given by published notice in both English and Spanish on December 28, 1992, in conjunction with a Notice of Completion filed with the California State Clearinghouse on December 28, 1992.

A public notice of the Planning Commission hearing on the Draft Housing Element was published and distributed on January 29, 1993. The Planning Commission conducted public hearings held on February 23, and March 16, 1993, in the Bergon Senior Citizen's Center in Southeast Madera. At these hearing the Coalition for Low Income Housing was well represented, and the Planning Commission evaluated a considerable amount of public testimony. At the conclusion of their hearings, the Commission forwarded its recommendations for consideration by the City council in the form of a resolution with text revisions.

Public notices of the City Council hearing on the Draft Housing Element were published as 1/8th-page ads in both English and Spanish, and distributed on March 31, 1993. The City Council also conducted its public hearings at the Bergon Senior Citizen's Center, on April 20 and May 17, 1993. At these hearing the Coalition for Low Income Housing was again well represented, and the Council evaluated a considerable amount of public testimony. At the

conclusion of their hearings, and their evaluation of public testimony and considered the recommendations of the Planning Commission, the Council adopted the Draft Housing Element subject to a number of revisions. Staff was directed to incorporate those changes into a final document for submittal to the State Department of Housing and Community Development.

The City's Housing Element serves as a guide to several Departments and Agencies, and it is not self-implementing. Some of the relationships are:

1. The City's Community Development Department is most heavily involved in the implementation of the Housing Element. The Department's Housing Rehabilitation Division plays a major role in implementing some of the more important housing programs in the City.
2. The Planning Division of the Community Development Department maintains the Zoning code and administers the California Environmental Quality Act. It is also responsible for processing all land use entitlements, along with developing statistical information land Use policies.
3. The Building Division of the Community Development Department implements the Building Codes, while the Code Enforcement Division is responsible for housing code enforcement and monitoring.
4. The City's Housing Authority is responsible for the development and maintenance of public housing and administrating programs providing low rent housing.
5. The City's Redevelopment Agency is providing a new and economically viable tool for development of targeted income housing in the community, along with being a source of new programs.

The City of Madera, through these Departments and Agencies, and their interaction with other Departments, Agencies, and groups will be taking the primary lead in implementing the Housing Element. These inter-relationships, along with public involvement at every level will insure compliance with citizen participation requirements.

The California Government Code requires that General Plans contain an integrated, internally consistent set of policies. When any one element of the General Plan is revised, and especially when new policies and priorities are proposed, the other elements must be reviewed to ensure that internal consistency is maintained. This process is followed by the City of Madera, and to further that process, an annual report will be prepared to summarized actions taken in that regard, and a copy of this report will be filed yearly with the State Department of Housing and Community Development.

II. ANALYSIS OF EXISTING CONDITIONS

The evaluation of housing needs and a strategy for housing in Madera necessitates an understanding of the existing conditions. To understand the nature of housing demand (and need), it is necessary to know the characteristics of the households who compete in the housing market for the supply of units. Two major observations can be made regarding the characteristics of households in California:

1. No one household type or size is typical. The husband-wife, two-person household is the single most common type of household, but it accounts for only 21 percent of households, and these households are distributed among all ages and all incomes.
2. Households are moving through the life cycle, changing characteristics as they go. Typically, young adults live alone or with friends or relatives, then marry, have children, and reach their earnings peak. Then the children leave home, the parents retire, and income falls. In old age, there is often a return to the single, low-income status of the young adult where the cycle started, but without the potential for future earnings growth.

These facts have major implications for the housing market. They illustrate the great diversity in the households to be housed. They indicate as well that housing activities reflect not merely current household characteristics but future expectations such as the birth of a child or a decline in income upon retirement. The household may not wish to move as frequently as its characteristics change, so commonly households choose housing that will accommodate some changes in their characteristics.

This section of the Housing Element is a compilation and analysis of the community population, its characteristics, household composition, and housing conditions whenever possible, comparisons are offered with Statewide statistics relative to identifying trends and understanding the implications of the various factors. Decennial US Censuses are the major data source for this community profile. Since all of the statistical information from the 1990 Census was not available at the time this report was prepared, some reliance is still placed on information from the 1980 Census, particularly in regard to income and economics, and detailed breakdowns by Census Tracts. Wherever possible, it has been updated with information provided by the State Department of Finance and other agencies.

POPULATION AND EMPLOYMENT CHARACTERISTICS

Population Growth

Incorporated in March 27, 1907, the City of Madera had a population of 2,404 in 1910. Over the next six decades, the population increased 7 times to a total population of 16,044 in 1970. In 1980, the City had a population of 21,832, a 35.5% increase during the decade, and a 3.5% average annual increase. This increase was significantly slower than Madera County's growth rate of 52%, an average annual growth rate of 5.2% during the same period. However, on the other hand, it was twice the growth rate of the State of California; which was about 17.9% for the given ten-year period, showing an average annual growth rate of 1.8% between 1970 and 1980.

The State Department of Finance's Controlled County Population Estimates shows a total population of 25,964 persons on January 1, 1985. The growth in total population over the last 5 to 10 years has continued to be significant. In 1990, the City's population of 29,281 represented almost a 13% increase over the 1985 level. Table 1 summarizes Madera's population growth over the past eighty years.

TABLE I
THE CITY OF MADERA
POPULATION GROWTH

Year	Population	Number Of Persons	Change from Preceding Percentage (10-year Period)	Census or Year % Average Annual Growth
1910	2,404	N/A	N/A	N/A
1920	3,444	1,040	43.3	4.3
1930	4,665	1,221	35.5	3.6
1940	6,457	1,792	38.4	3.8
1950	10,497	4,040	62.6	6.3
1960	14,430	3,933	37.5	3.8
1970	16,044	1,614	11.2	1.1
1980	21,732	5,688	35.5*	5.0
1981	22,681	949		4.4
1982	23,762	1,081		4.8
1983	24,685	723		3.0
1984	24,971	617		2.5
1985	25,964	862		3.4
1986	26,616	652		2.5
1987	26,920	304		1.1
1988	27,205	205		1.0
1989	27,576	371		1.3
1990	29,281	1,705	34.7*	6.1

Source: Population figures are taken from the 1950-1990 US Census and State Department of Finance Estimates. *1970-80-90

Non-residential growth and change over the 1980-1990 decade has also been significant in both the commercial and industrial sectors. With an employment increase of almost 8,100 jobs during the decade, Madera has reached a milestone where many in the labor force now commute to Madera from other communities. This is somewhat of a reversal from a long-standing pattern where the out-commute of residents to jobs in other communities was far greater than the in-commute.

The City has come into its own as an attractive location for new industry that is both "footloose" as well as related to the surrounding agricultural economy. With a substantial number of new jobs coming on line, housing construction activity is on the increase after a period of relative quiet in the housing industry.

Historically, California has been one of the fastest growing states in the nation, but this role is not expected to continue. In the 1980s, California's population increased at 2 percent per year, which is double the national average and slightly higher than the State's population growth rate in the 1970s. However, State Department of Finance (DOF) population projections indicate that California's population will only grow by 14 percent in the 1990's. Thereafter, in each of the first two decades of the next century, California's growth rate is projected to decline to about 10 percent per decade.

In regard to overall population growth, it is expected that the City will continue to grow in the range of 4% during the remainder of the 1990s. This would create a population of about 40,000 by the year 2000. For the period 2000 to 2010, the rate is expected to modify to somewhere in the 3% to 4% range, with an expected population at that point being 61,520. Table 2 contains the population projections developed for the comprehensive update of the City's General Plan.

TABLE 2
THE CITY OF MADERA
POPULATION PROJECTIONS

Year	Population 3.2/Unit	+Housing	Year	Population 3.2/Unit	+Housing
1991	29,200	350	2001	43,230	520
1992	30,370	370	2002	44,960	540
1993	31,590	380	2003	46,760	560
1994	32,850	390	2004	48,630	580
1995	34,160	410	2005	50,570	610
1996	35,530	430	2006	52,590	630
1997	36,950	440	2007	54,690	660
1998	38,430	460	2008	56,880	680
1999	39,970	480	2009	59,160	710
2000	41,570	500	2010	61,520	740

Source: 1992 Madera City General Plan Update

A more in-depth study of community characteristics can be obtained through closer study of areas of the community. Map 1 identifies the 1980 City limits and the Census Tracts within the area that will be referred to in this section of the Housing Element. Map 2 identifies the 1990 Census Tracts and City boundaries. As indicated above, detailed information is not yet available from the 1990 Census on a Census Tract basis, although some information is available on a Citywide basis.

Age Structure

The age characteristics of the adult population are a major factor influencing housing need and demand. The youngest and oldest adults are the most likely to live alone or in small households. The broad middle of the age spectrum, especially ages 30 to 55, are associated with families with children and with living in single-family homes. Significant changes in the age structure of the population have major influences on the housing market, and there will be significant changes in California's age characteristics in coming years.

The dominant fact in California's demographics for the next 40 or more years is the existence of the post-World war II "age bubble." Persons born between 1945 and 1959 are the largest 15-year age group. As this group ages, its age group becomes dominant. The age group that it enters is the dominant growing age group of the time and the age group whose needs are on the upswing. The age group, which the "bubble" is leaving, is the age group whose housing needs are shrinking.

The 1985-1990 period is one in which the greatest increase has been in persons age 35 to 49, while the number of persons between 15 and 29 has been shrinking. In the next 10 years, the growing age groups in California will be 15 to 19 and 40 to 54. At the turn of the century, the 20-24 and 50-59 age groups will be the fastest growing. Between 2010 and 2020, the fastest growing age groups will be those between 60 and 74.

During the 1990s, although the total population will be increasing, there will be negligible changes in the number of the youngest adults, those under age 25. Consequently, this group will be decreasing as a percentage of the population pool from which households are formed.

The trends in the next oldest age group, adults between 25 and 34 will be more important, and while this group will decrease in absolute numbers, the group will remain large, and will continue to be a large market segment. This age group is a major factor in both the rental and home purchase markets, because it has a below average homeownership rate and is the prime age group for seeking to be a first-time homebuyer.

The greatest growth in the 1990s will occur in the 45-54 age group that will increase Statewide almost 61 percent during the decade. The 45-54 age group will account for almost three-fourths (72.5 percent) of California's population growth in the 1990s. This age group is an important one because it has the highest household incomes and highest homeownership rate. It also has the highest percentage of married couple households and an above average household size.

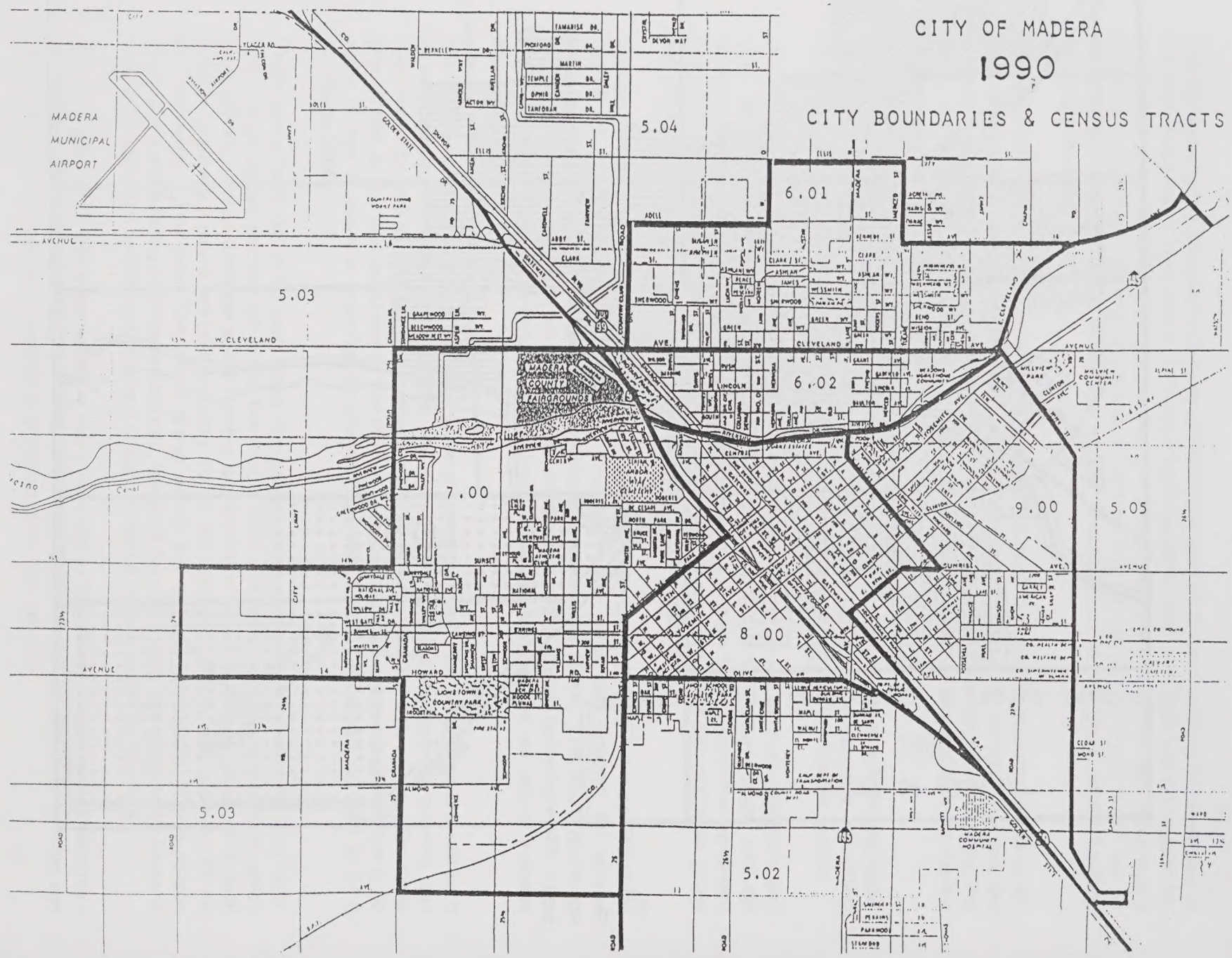
The elderly are often written about as a growing age group, and they have been and will be a growing group. However, in California, the elderly will not be a significantly growing age segment in the 1990s. The number of elderly persons will increase, but only at about the same growth rate as the total population. The change in the percentage of the population that is 65 years of age or more is projected to change Statewide from 11.4 percent in 1990 to 11.6 percent in 2000.

There was a "birth dip" in the early years of the Depression, especially between 1930 and 1935. This age group will become 65 during the period 1995 and 2000, and during that time period there will be a minor decrease in the number of persons in the 65 to 69 age group. The total number of elderly persons will be increasing, so the percentage of elderly who are over 75 will be increasing. The over 75s are a group which has a high percentage of one-person households and a falling homeownership rate, because persons in this age group often move to smaller housing and rentals upon losing a spouse or with declining health and income.

It is only after 2010 that there will be a major increase in the elderly proportion of California's population, for it is then that the post World War II baby boom generation begins to become age 65. By 2020 the percentage of elderly is projected to be 15.5 percent.

CITY OF MADERA
1990

CITY BOUNDARIES & CENSUS TRACTS



According to the 1980 Census, the City had a higher percentage of population under the age of 20 years (36.4%) than the State average (28.8%). On the other hand, persons over 55 amounts to 19.6% that is similar to the State average (19.5%). Table 3 shows the change of population composition over the past fifty years. Although the median age for 1990 is not available, it would appear the City is similar to the State with an increasing median age.

TABLE 3
THE CITY OF MADERA
AGE COMPOSITION

Year	0-19	20-44	45-64	65 & over	Median Age
1940	36%	38%	19%	7%	N/A
1950	38%	37%	17%	8%	27.2
1960	42%	30%	18%	10%	26.4
1970	40%	29%	19%	12%	27.2
1980	37%	35%	17%	11%	27.3
1990	37%	36%	15%	12%	N/A

Source: 1940 - 1990 US Census

There has been a downward trend of in the number of persons under 20 years of age since 1960. This trend leveled out thru 1990, with a minor increase in the labor force category (20-44) which had seen a downward trend from 1940 until 1970. The 1980 Census showed an increase over 1970, but it was still lower than what it was in 1940 or 1950. Another fact that is revealed by the data presented above is the increasing percentage of persons 65 years and over. This trend has continued since 1940 until 1970. The 1980 Census shows a very small drop in the percentages, but the 1990 Census reflects another slight increase. An increasing number of elderly persons demand attention in planning for housing, transportation, medical needs, and other related social services.

Age distribution for Madera's population over the City's geographic area is summarized in Table 4, while Figure 1 shows the percentages and distribution on a census tract map. Since information more current than the 1980 Census is not available, it is assumed the percentages and ratio have not changed significantly. This is based on the minor changes in the age composition statistics and development trends within the community. It is projected that the age group 20-44 will continue to compose the highest percentage of the City's total population thru the planning period, probably staying in the 35% range. This trend will mean a continuing high demand for apartments and entry level housing units.

As indicated by the distribution chart, the greatest number are located in Tracts 6 and 7, which are neighborhoods comprised of older, more affordable housing units, as well as a number of apartments. These areas along with Tracts 8 and 9 also contain a high percentage in the under 19 age group. Since the age group trend is projected to remain about the same, it would be desirable to focus efforts at providing more affordable units in other areas of the community, in order to provide a greater range of neighborhood selections and housing opportunities. A comparison of these age charts with the income statistics only emphasizes that the housing demands for lower income families will continue to be very high.

TABLE.4
THE CITY OF MADERA
DISTRIBUTION OF POPULATION - 1980 & 1990

<u>Age Group</u>	<u>Census Tracts</u>						1990
	5.01	5.02	6	7	8	9	<u>Total</u>
19 and under	78	664	2,616	1,700	1,281	1,567	10,930
20 - 44	74	751	2,155	1,883	1,567	1,165	10,666
45 - 64	11	278	964	1,304	657	546	4,300
65 and over	-	131	542	493	835	470	3,385
TOTAL	163	1,824	6,277	5,380	4,340	3,748	29,281
Median Age	20.7	25.4	24.4	32.6	29.3	24.3	N/A

Source: 1980 and 1990 US Census

Ethnic Composition

California's Hispanic and Asian Populations are growing faster than the rest of the population, and this trend is projected to continue in the future. The higher growth rate of these groups is the result both of higher than average birth rates and high percentages of the State's immigration. During the 1980s, the Hispanic percentage of the State's population was projected to increase from 19.2 percent to 24.7 percent. By 2020, Hispanics are projected to comprise 37.7 percent of California's population and to be close to parity with the non-Hispanic white population.

The non-Hispanic "Asian and other" population of California is also growing rapidly and is projected to continue to do so. Beginning at 6.7 percent in 1980, this group is projected to more than double its share of the population to 14.2 percent by 2020. The non-Hispanic black population is projected to remain stable at its present 7.5 percent through 2020. Only the non-Hispanic white population is projected to decline as a percentage of the population. From the predominant group, at 66.6 percent, in 1980, it is projected to decrease to 58.1 percent in 1990, 51.6 percent in 2000, and only 40.6 percent in 2020. Because of its current age structure and its projected birth rate, the non-Hispanic white population is projected to decline not just percentage-wise but in actual numbers in 1998 and every year thereafter through 2020.

TABLE 5
THE CITY OF MADERA
ETHNIC COMPOSITION - 1980 AND 1990

<u>Ethnic Group</u>	<u>1980</u>		<u>1990</u>	
	<u>Number</u>	<u>Percentage</u>	<u>Number</u>	<u>Percentage</u>
White	11,029	50.7	11,637	39.7
Hispanic	9,033	41.6	15,579	53.8
Black	1,169	5.4	1,221	4.2
Asian/Pacific Islander	244	1.1	404	1.4
Native American	171	.8	167	.6
Other	86	.4	93	.3
TOTAL	21,732	100	29,281	100

Source: Derived from 1980 & 1990 US Census

FIGURE 1

CITY OF MADERA

DISTRIBUTION OF POPULATION BY CENSUS TRACTS

1980 CENSUS

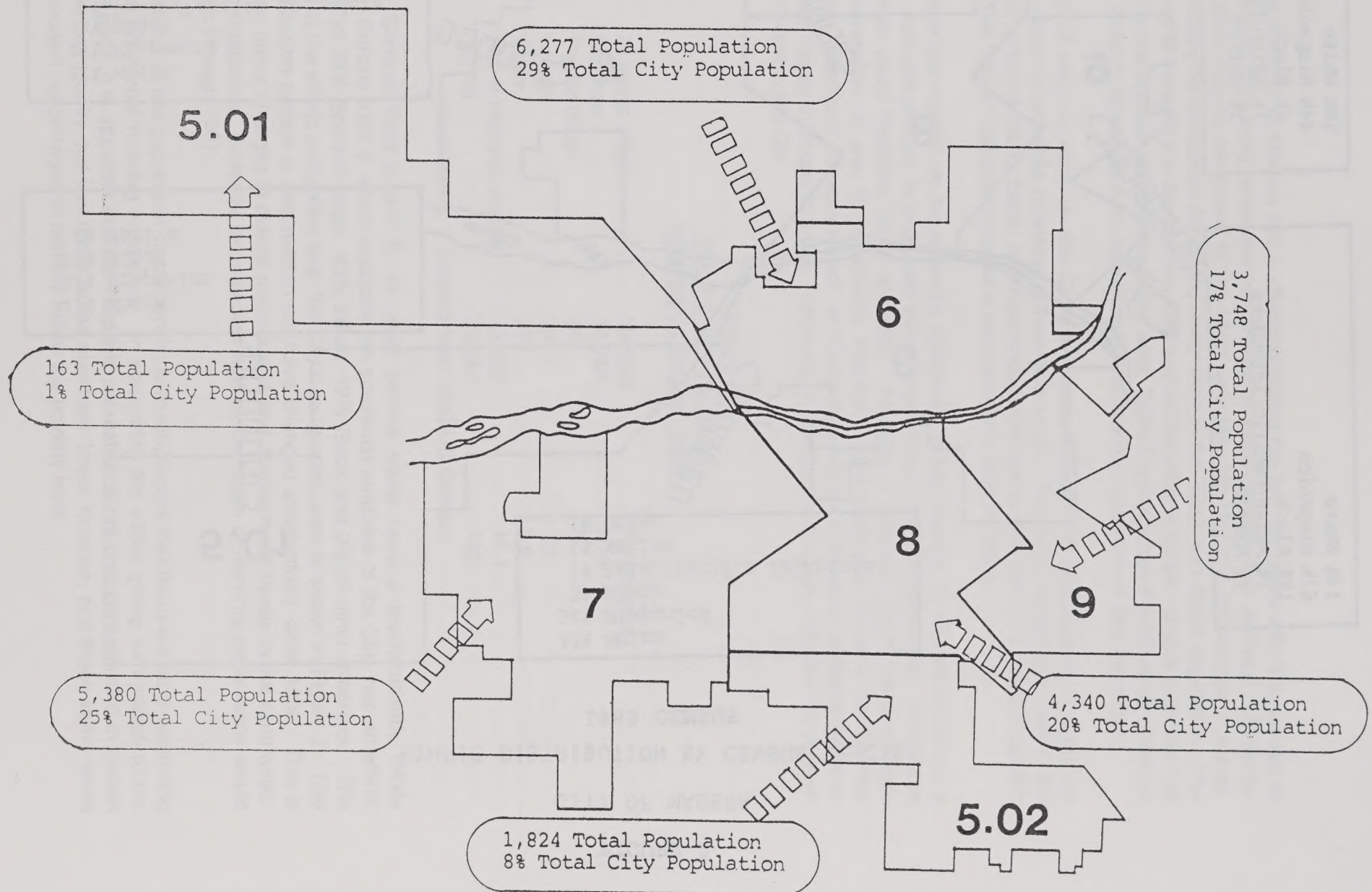
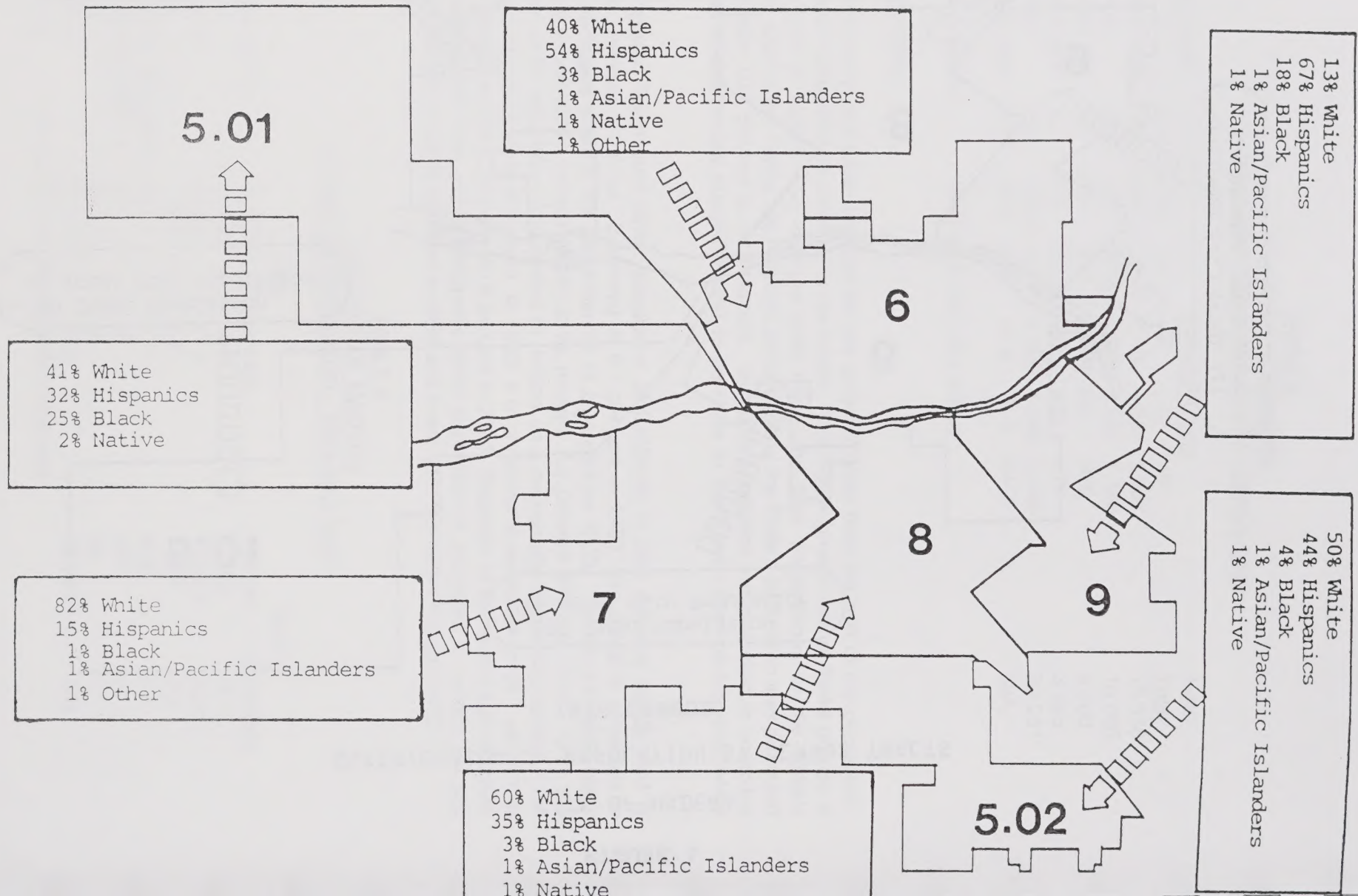


FIGURE 2

CITY OF MADERA

ETHNIC DISTRIBUTION BY CENSUS TRACTS
1980 CENSUS



Population in the City of Madera has changed during the last ten years with the number of Hispanic persons increasing, while the percentage of white persons has declined. While the white population may be compared to the State average, the Hispanic percentage is higher. This can probably be accounted for by the lower ratio in the Black and Asian population. The large numbers of Hispanics in the Madera area and surrounding suburban area is probably due in large part to the agricultural activities in the area. Table 5 summarizes the ethnic composition of the City. Refer to Appendix A for derivation for calculation of persons of Spanish origin.

The concept of race as used by the Census Bureau reflects self-identification; it does not denote any clear-cut scientific definition of biological stock. The racial categories used in the 1990 Census included White; Black; American Indian, Eskimo or Alut; Asian or Pacific Islander; and other. The "Other" category included a provision for a write-in space.

Hispanic origin was viewed as the ancestry, nationality group, lineage, or country of birth of a person or a person's parents or ancestors before their arrival in the United States. Persons of Hispanic origin could therefore be of any race. Persons of Hispanic origin are those who classified themselves in one of the specific Hispanic origin categories listed in the Census questionnaire. "Mexican", "Puerto Rican", or "Cuban" as well as those who indicated that they were of "other" Spanish/Hispanic origin. Table No. 6 reflects the Census statistics for persons of Hispanic Origin in the City.

TABLE 6
THE CITY OF MADERA
HISPANIC ORIGIN - 1990

Hispanic origin	Number	Percentage
Mexican	14,765	50.4
Puerto Rican	88	3
Cuban	29	.09
Other	877	2.9
Not of Hispanic origin	13,522	46.1
TOTAL	29,281	100

Source: Derived from 1990 US Census

Except for Census Tract 6 and 9, all other census tracts have a predominantly White population. Census tract 9, which occupies the southeast quadrant of the City, has an ethnic composition of 54% Spanish origin, 25% White, 19% Black and 2% of other minorities. The distribution of the ethnic population over the City's geographic area is shown in Figure 2. This overall distribution pattern is assumed to not have changed substantially since 1980. This is based on the minor changes in overall percentages and development trends in the community. In terms of projections, it should be expected that percentages of minority populations would remain static through 1997.

The implications of this population characteristic is to emphasize that there will be a continuing demand for affordable housing in Madera. In comparing the ethnic group information to the income statistics, it is apparent that the Hispanic population is not only concentrated in certain areas of the community, but that those areas also have lower incomes, and those same areas have the greatest percentages of families below the poverty level.

Since the ethnic breakdown of Madera's population is projected to remain about the same, it would be desirable to focus efforts at providing more affordable units in other areas of the community, in order to provide a greater range of neighborhood selections and housing opportunities. A comparison of the ethnic charts with the income statistics only emphasizes that the housing demands for low and very low families will continue to be very high in certain area of the community, and programs should be developed the satisfy those requirements throughout the City.

Employment Trends

The 1980 US Census reveals that there were 15,447 persons over 15 years of age and 7,953 of these persons were employed. Major occupation categories are identified in Table 7.

TABLE 7
THE CITY OF MADERA
OCCUPATION CATEGORIES

Occupations	Persons Employed
Managerial & professional specialty occupations	1,372
Technical, sales, & administrative support occupations	2,202
Service occupations	934
Farming, forestry, & fishing occupations	892
Precision production, crafts & repair occupations	1,127
Operators, fabricators, and laborers	1,426
TOTAL	7,953

Source: 1980 US Census

Presently there are approximately 50 manufacturing plants in the community. The major employers in this group are wineries, a glass bottle manufacturer, manufacturers of food processing machinery and farm equipment, food processing businesses, and mechanical and construction material manufacturers. A major employer outside the immediate area is the State's woman's prison facility near the City of Chowchilla, which currently employs approximately 600. Madera's share of that employment base is estimated to be about 200. Some of the larger private and public employers in the community are listed in the following tables:

TABLE 8
THE CITY OF MADERA
MAJOR PUBLIC EMPLOYERS IN THE MADERA AREA

County of Madera	600
Madera Unified School District	1000
Madera Community Hospital	260
City of Madera	150
Pacific Gas & Electric Company	58

Source: Madera Chamber of Commerce

TABLE 9
THE CITY OF MADERA
MAJOR PRIVATE EMPLOYERS IN THE MADERA AREA

NAME	NUMBER EMPLOYED
Heublein Wines	500 +
Oberti Olive Company	250-500
FMC Corporation	300
Madera Glass Company	350
Baltimore Air Coil	150-250
Bisceglia Wine Company	50-80
IKG Industries	75
Georgia Pacific Corporation	85
Paul Masson Sherry Cellars	50-100
Gottschalks	225-400
Florestone Products	80
Evapco West	75

Source: Madera Chamber of Commerce

Although not reflected well in the employment charts, is the importance of farming to the community, and the number of farm laborers residing in the City of Madera. One-third of the County's total wage and salary employment is attributable to agriculture. Forty percent of the County's manufacturing is food processing, along with 6% of the total employment. The importance of agriculture to our economy also reflects in the County's unemployment statistics. The unemployment rate in 1990 averaged 12.4 %, while the state averaged 7.0%. This higher rate is one of the factors creating a lower income level for the community.

The Madera community is actively seeking new industrial development in the community. Availability of City-owned sites, as well as private sites, promotional programs of the Madera County Economic Development Commission, the Economic Development Committee of the Chamber of Commerce, cooperative efforts of the Private Industry Council and State Employment Development Department and the overall joint efforts of public and private sectors are expected to continue to attract new industries to the community. These efforts are considered critical to reducing the unemployment rates in the community.

However, it does not appear that the overall importance of agriculture to the local economy will change significantly during the planning period. The continuing high level of employment in farming activities in the Madera area will create an on-going demand for housing to satisfy the needs of those employees. However, the need for affordable housing for the lower income families occupied in this industry can not be addressed solely by the City, but needs to be satisfied on a regional basis. The City and County should work jointly to develop programs to meet this continuing need for farm labor housing.

HOUSEHOLD CHARACTERISTICS

Some types of households are more likely than others to have major housing affordability problems. These include:

- Female-headed households: In California, female householders are usually an especially low-income group. A majority of all householders with poverty level incomes are female.
- Young and old households: Statewide two age groups are predominantly low income: the youngest (under 25) and the oldest (65 or older).
- Handicapped householders: This group also tends to have lower incomes. Their affordability problems are often exacerbated by their need for specially designed or modified dwelling units to accommodate physical handicaps, or for quarters with medical or supervisory care for developmental or mental handicaps.
- Large families: Although they are not a predominantly low income group, the problems of large families in finding affordable housing are magnified by their need for larger dwelling units.
- Minorities: Minority groups are a rapidly increasing percentage of California's households, and are significantly impacted by housing affordability problems.

Size and Number of Households

Most California households are small. Statewide, a majority of all households consist of only one or two persons, and almost three-fourths have no more than three members. The most common household size in California is the two-person household while the one-person household is the second most common one- and two-person households are the only household sizes that have been increasing in recent decades. Until 1980, the one-person household had been increasing the fastest, more than three percentage points per decade.

Since 1980, the one-person household has apparently passed its peak, and its percentage of all households has declined slightly. This is consistent with the decline in the percentage of adults who are under thirty, the age group that has the highest percentage of one-person households. This is not the beginning of a long-term downward trend in one-person households, however, because the percentage of adults under 30 will begin to increase again in the late 1990s.

Statewide households with four or more members account for only one-fourth of all households. This represents a major decline from more than one-third since the 1970's. Owner households tend to be larger than renter households. The median household size is 2.5 for owners compared to 2.0 for renters. The great majority of renter households consist of only one or two persons, with only half of owner households being that size.

Based on 1990 US Census data, the State Census Data Center estimates that there were 9,530 housing units in Madera, with 9,159 of them occupied. This is a 26% increase over 1980, while the overall vacancy rate has decreased from 10.4 to 3.8%. Household size in Madera is generally a reflection of the Statewide averages discussed above. Over two thirds of the occupied housing units have no more than 3 persons, while one third have four or more persons. This comparison seems to indicate there may be a greater percentage of overcrowded units in the community compared to the State. Table 18 on page 28 contains information on occupancy loads in existing housing units. Table 10 summarizes some of the household characteristics for the City of Madera.

TABLE 10
THE CITY OF MADERA
HOUSEHOLD CHARACTERISTICS

	1960	1970	1980	1990
Total Population	14,430	16,044	21,732	29,281
Number of Households	4,307	4,959	7,559	9,159
Percentage Increase Over				
Previous Census	44.0%	15.1%	52.4%	26.0%
Mean Household Size	3.32	3.18	2.91	2.97

Source: 1960-1990 US Census Data

According to the State Department of Finance, California's average household size has increased slightly since 1980, from 2.68 to 3.15. If this is correct (the U.S. Census Bureau estimate is 2.67), California is the only State to have its average household size increase since 1980. There has been a major decrease in average household size nationally since 1980, from 2.75 to 2.60 in 1988. By not following the national trend in the 1980s, California has switched from its traditional position of below the national average household size to above it. The Department of Finance has also indicated that average household size will remain stable throughout the 1990s. The projection for 2000, 2.70, is close to the average. After 2000, the State projects a gradual decline in average household size, with a decrease to 2.60 by 2020.

Household size for the City of Madera has also steadily decreased over the past 25 years. As depicted on Table 10, the average has decreased from 3.32 persons per unit in 1960 to 2.91 in 1980. The 1985 State Department of Finance population estimate indicated the trend would level out with its average household size of 3.055. The 1990 Census continues to show the average household size to continue at the same level. This is higher than Statewide averages and may be another indicator of overcrowded units in the community. However, the downward trend may suggest a greater demand for smaller dwelling units. It also suggests a need for a greater number of housing units to serve the same population.

Homeownership rates also vary by household size. Four, five, and six-person households have the highest homeownership rates while one-person households have by far the lowest homeownership rate. Statewide, this pattern has been stable for decades.

Renters are an important segment of the market in all household sizes. They are in a majority only among one-person households, but in all larger household sizes renters generally comprise at least 30 percent of the market. Table 18 indicates that for Madera this factor is more than 50%. Over-all the rental unit seems to be more of a driving force in Madera than on a Statewide basis.

Another facet of the household characteristics is shown in Table 11 below. Most of California's households are families, but a large minority, 31 percent, consists of only one person or only of unrelated persons living together. The most common household type in 1989 was married couple families (55%). Female householders (no husband present) also constitute an important segment of the market, since Statewide they account for one-fourth of all households. This is a diverse group since it includes female householder families as well as women living alone and female householders living only with unrelated persons. Male householders (no wife present) are the smallest segment of the market. It is also a diverse group that includes both family and non-family households.

TABLE 11
THE CITY OF MADERA
HOUSEHOLD TYPE AND PRESENCE OF CHILDREN - 1980 AND 1990

	1980		1990	
	Total	Percentage	Total	Percentage
Married Couple with Children	2,390	32	2,737	30
Married Couple without Children	2,131	28	2,140	23
Single Householder with Children	776	10	1,564	17
Single Householder without Children	417	6	515	6
Non-family Household	1,845	24	2,202	24
TOTAL	7,559	100	9,159	100

Source: 1980 & 1990 US Census

Statewide, the percentage of married couple households dropped dramatically during the 1970s. The drop of almost 10 percentage points from 65% to 55% in 10 years was exceptionally large and ended the former strong predominance of married couples in the housing market. In the 1980s, there has been little change in the relative proportions of household types. The only household type to show an increase since 1980 is male householders. This group also increased the most during the 1970s, reflecting an increase in the number of men raising children alone. Statewide, a small segment of the market that consisted mainly of single men, male householders is becoming a significant percentage of households.

The majority of the households in the City of Madera consisted of married couples with or without children, and ratios and trends are generally reflective of those Statewide. The changes since 1980 have not been significant except in the single households with children. There is a significant percentage of non-family households and single householders with children within the community which needs due consideration.

Single households with children are much more likely to be at or below the poverty level than other house holds. It can be expected that these numbers will increase during the planning period, placing additional demands on their special housing needs. This includes specialize housing, such as emergency shelters, safe housing, and transitional housing.

Persons in Group Quarters and the Homeless.

The 1990 US Census identifies persons not living in households as "persons living in group quarters". Two occupancy categories have been identified in connection with group quarters. The first category is "inmates of institutions" which include persons under care or custody in institutions. Institutions include schools; hospitals; homes for unmarried mothers, nursing, convalescent, and rest homes for the aged and dependents; orphanages; correctional institutions; etc. Group quarters in the second category include rooming and boarding houses, dormitories for farm, and non-farm workers, emergency housing, convents and monasteries. In 1990, there were 409 persons living in group quarters in the City. Of these, 279 were residents of institutions, while the remaining 130 resided in other group quarters.

Housing for homeless persons has become a concern in many communities, however, the lack of data in regards to numbers of homeless persons makes it difficult to assess the needs Of such situations. The available 1990 statistics identified only 38 persons as being homeless. The 1990 Census indicates there are 76 homeless persons Countywide. However, reports and information from various sources indicates that number is much higher. The observed incidents include large numbers of illegal alien farmworkers and out-of-state persons who are seeking employment and shelters. This information comes indirectly from federal agencies, but statistics were not available. In response to our request for information, it was indicated that no agency of the federal government had the authority or ability to determine these numbers for the City.

Requests for estimates were made to such agencies as the Rescue mission, the Madera County Action Committee, the Housing Authority, the Farm Bureau, County Welfare, and other State and private agencies providing housing assistance. Either no response was received, or no hard numbers were available. Since the City does not have the ability to conduct its own census, our plan has to be based on the information that is immediately available. Although formal data to document the actual number of homeless persons and their housing needs is not available, it was known that there were approximately 4,500 migrants in Madera County in September, 1986, the peak employment month.

The City's Code Enforcement officer has completed a partial survey of the areas of the City where numerous illegal farm labor housing units are known to exist. Based on his observations and experience in these inspections, he estimates that at least five persons reside in each one (but sometimes well over twenty). Since over 50 of these units are known, there are estimated to be at least 250 persons in these units.

However, he has also indicated that this is only a small portion of the actual number of such units, and that a very conservative estimate of people living in such units would exceed 1,500. Although there are others living in legal units, assumed not to be substandard, which would bring the total number of farm laborers in the community to a much higher level, the 1,500 are the ones that are in the most need of housing. Since these types of units appear to be a problem primarily on a seasonal basis, it is also assumed that most of these workers are

migrants. A report by the State on the Migrant Farm worker in California indicated that in 1986 Madera was the county most dependent on migrant farm workers at peak employment - 88% of all seasonal farm workers are migrants in September and 69% of all hired farm workers are migrants.

According to the Employment Development Department, the annual average agricultural employment over the last several years has been about 7,300 persons. During the months of August and September, this figure jumps to an average of almost 13,000. It is not known with certainty how many these 5,700 agricultural employees are presently permanent residents in the area. However, based on past information, a large percentage of them are undoubtedly migrant workers. In 1986, there were only 38 registered farm labor camps in the county housing 867 workers, while there were more than 8,500 seasonal employees. Comparing these numbers with those estimated in the City, it is obvious that there is significant need for housing of migrant farm workers in Madera County.

Migrant farmworkers are distinct from the long-term farm labor households that have taken up residency in the community and have seasonal or year-round employment. Migrants are often single men traveling from job to job who have a need for dormitory type housing. When accompanied by the family, this household needs access to housing which is available on a short-term basis. While all of the homeless in the area do not come from this group, it must be assumed that based on the importance of farming in the community and employment statistics, that a great deal of the homeless problem in Madera relates to migrant farmworkers.

County Social Services staff, and other agencies and groups have indicated there are numerous requests for food and shelter that cannot be accommodated in existing State or County programs. Non-profit organizations are attempting to provide food and shelter for the needy. The Madera Housing Authority provides 100 units for documented farm labor families. However, there is a long waiting list for these units, as well as for other housing programs offered by that agency. Other aliens are housed in various structures throughout the City, often with overcrowded, unsafe, and unsanitary conditions. The City attempts to respond to complaints, but the nature of the problem and the lack of funds severely hampers resolution of this problem of illegal housing for the homeless.

In terms of programs, the City might again evaluate the possibility of funding emergency housing at the armory for homeless during colder nights in the winter. Since the problem is regional in nature, the City and County need to coordinate in finding joint solutions, such as cooperative efforts in seeking Federal and State funding of special housing for this group.

Female Head of Households

Of the 7559 households in Madera in 1980, 850 were classified as having a female head of household. They comprised about 11.2% of the total households. 603 of these households had children, 247 had no children. Data shows that 344 or 40.5% of the households with a female head had incomes below poverty level representing 38.8% of all households below poverty level. Statewide, both female householders, with a 39.4 percent rate in 1980, and male householders, with a 31 percent rate, have low homeownership rates. Female householders are the largest group among renters, while married couples comprised 35.6 percent of renter households and male householders, 27.6 percent, in 1980.

While the 1990 Census indicates that the number of female head of households has increased to 1647, with the percentage going up to 18% (1187 with children, 360 without children), their current income information is not available. It is assumed that on a percentage basis, the income levels have not change appreciably, and that they remain at about the same point relative to the overall population and the median income. However, State benefits have been lowered recently, making this household less able to meet housing needs. Single households with children are much more likely to be at or below the poverty level than other house holds. It can be expected that these numbers will increase during the planning period, placing additional demands on their special housing needs. This includes specialized housing, such as emergency shelters, safe housing, and transitional housing. The City needs to cooperate with the agencies specializing in providing this type of housing.

Handicapped Householders

Statistics from the 1990 Census for handicapped persons in the City of Madera was not available. Information for the County was obtained from the Social Security Administration, and is included in the following table:

TABLE 12
THE COUNTY OF MADERA - 1989
SUPPLEMENTAL SECURITY INCOME
RECIPIENTS BY PROGRAM

BLIND	82
DISABLED	2244
Adults	2122
Children	122

Source: Social Security Administration

Table 13 summarizes some of the disability status of non-institutional persons within the City. The Central Valley Regional Center, Inc. reports that there are currently 24 licensed community care facilities in Madera, which serve anywhere from 2 to 6 clients. These clients are developmentally disabled and for the most part are adults (149 v.s. 103). They attend day programs in Madera and work in the community. A total of 252 active clients are being served, with 158 located in home, and 94 in residential care facilities.

TABLE 13
THE CITY OF MADERA
DISABILITY STATUS OF NON-INSTITUTIONAL PERSONS - 1980

	Age Group	
	16 - 64	65 and over
Total Population	12,817	2,471
Persons with a public transportation disability:	231	144
As a percentage of the age group:	1.8	5.83
As a percentage of total:	1.06	.66

Source: Derived from 1980 US Census

Persons with public transportation disabilities in the age group of 16-64 also have a work disability. The total number of disabled persons (375) with a public transportation and/or work disability is approximately 2% of the total population. This group of residents requires special consideration in the design and location of housing to meet not only personal needs, but access to services and potential places of employment. However, it is difficult to determine the exact number of handicapped persons that require specialized housing. Although technically handicapped, some persons may be satisfied with standard housing in available locations. Other persons with more severe handicaps may reside with families that care for that individual with no requirement for specialized housing. Although actual numbers can not be established, it is still necessary for the City to insure that programs are available which will allow or encourage their needs to be met.

Elderly Households

The presence of senior citizens, especially those living alone or with some disabilities requires special attention and facilities. There were 3,385 persons or 12%, who are 65 years or over in 1990. A total of 2,121 persons were listed as householder, with 925 living alone, while others were living with spouse (735), other relatives (222), non-relatives (56), and residents of institutions (251). A total of 1,504 householders 65 years of age or older were owners, while 617 were renters.

The poverty status was evaluated in the 1980 Census on a total of 21,337 persons within the City of which 2,346 persons were 65 years and over. Of the 2,346 elderly persons, 292 were considered to be below poverty level, representing approximately 7% of the total persons who are below poverty level. As with other categories, it is assumed that income for senior citizens has remained static relative to the City's median income.

Statewide, the percentage of elderly is increasing but only very gradually. Elderly households comprise 17.8 percent of California households in 1989. In 1970 the elderly percentage was 17 percent; in 1980, 17.6. It is projected that the elderly household percentage will be 18.2 percent in 2000. It is only after 2010 that the percentage of elderly households will increase rapidly. By 2020, the percentage is projected to be 23.3 percent and rising.

Table 14 shows the growth of the elderly population within the City. As indicated, Madera has had a smaller percentage than the State of its population as elderly, but the rate of change has been basically the same.

TABLE 14
THE CITY OF MADERA
PERSONS 65 YEARS AND OVER

	1960	1970	1980	1990
65 years & over	1,407	1,846	2,471	3,385
Percentage	10	12	11	12
Increase over previous Census	583	439	625	914
Percentage	71	31	34	46

Source: 1960 - 1990 US Census

The above table shows a growth in the number of elderly since 1960, although the percentage of the total population has remained the same. In 1970, about 11.5% of the total population was 65 years and over in comparison to 11.4% of the 1980 Census. For 1990, 11.5% of the total population was in this category. The growth in the elderly population between 1980-1990 (46%) is substantially greater than between 1970-1980 (34%). Due to the overall State and national trend, it is expected that the percentage of senior citizens in the City will continue to increase, although not substantially, during the planning period.

Many seniors have older homes that require more money and effort to maintain or bring them up to code requirements. Although a majority of the senior households are above the poverty level, the median income is only one half of that of all households, and they are generally restricted to maintaining their homes with fixed incomes. Housing assistance programs are required in this regard, as well as an inventory of smaller homes and housing projects specializing in senior citizens. As with the handicapped, this group of residents requires special consideration in the design and location of housing to meet personal needs, as well as access to transportation and services.

Overcrowding

An overcrowded unit is one occupied by 1.01 or more persons per room. In 1980, there were 598,000 overcrowded households in California. These households comprised 6.9 percent of all households and included 3.2 percent who lived in severely overcrowded housing (1.51 or more persons per room). Statewide, overcrowding rates have changed little since 1980. In 1989, an estimated 720,000 households lived in overcrowded housing in California, 7 percent of all households.

Overcrowding is primarily associated with large households and especially with very large households. In fact, a majority (57.5 percent in 1980) of all households with six or more members are overcrowded. Although most large households are owners, two-thirds of overcrowded households in California were renters. This reflects extremely high overcrowding rates among large renter households. Among six-or-more-person households, 80 percent of renters are overcrowded. Among such owners, overcrowding rates are much lower but nevertheless, at 44 percent, are very high.

Among owners, overcrowding among larger households primarily reflects competition from the smaller households for the large units, because the supply of large owner units is vast compared to the number of large owner households. A majority of owned units have six or more rooms, and more than one-fourth has seven or more rooms.

In the rental market, the very large household (six or more persons) faces a far different situation. There are more suitably large units (six or more rooms) than very large renter households, but the ratio is only 1.7 to 1. Only 11 percent of rental units have six or more rooms, and only 4 percent have seven or more rooms. The result is that 90 percent of the limited supply is rented by smaller households and only 20 percent of the very large renter households have successfully competed for the large units.

The majority of the overcrowded households contain children under age 18. A majority of the persons who live in overcrowded housing conditions are children and a much higher percentage of children than of adults live in overcrowded housing.

Overcrowding is not associated with the very lowest income households because those households are overwhelmingly one-person households; and, by definition, one-person households can never be overcrowded. There is a relationship between income and overcrowding among two-or-more-person households, however. Among each household size, the lower income households have much higher overcrowding rates than upper income households. Among very large households, where the great majority of the households are overcrowded, high rates of overcrowding extend into the upper income ranges.

Overcrowding is one of the few housing problems in California that has lessened over the long term. Because it is strongly correlated with large households, and these household sizes have been declining, the overcrowding rate has decreased from historic levels.

In spite of an exceptionally large drop in average household size during the 1970s, the decline in the rate of overcrowding was moderate. The rate decreased from 7.8 percent in 1970 to 6.9 percent in 1980. It did not decrease more because overcrowding rates are sensitive to vacancy rates. At the end of the 1970s, vacancy rates tightened, and overcrowding increased in those years. This mitigated the effect of the sharp decline in average household sizes.

In the 1980s, average household size has remained relatively stable, and vacancy rates have declined somewhat in the major metropolitan areas. Consequently, overcrowding has not declined. Only a minor change in overcrowding is expected in the 1990s. Any change in overcrowding rates will primarily reflect changes in vacancy rates, because average household size is expected to change only slightly.

In 1980, there were 7,359 occupied housing units in the City, while in 1990 there were 9,159 occupied units. Table 15 indicates the number of dwelling units in the city by occupancy load (persons per room). Table 16 shows the distribution of persons per room over the City's geographic area, and the percentage of over-crowded units.

TABLE 15
THE CITY OF MADERA
PERSONS PER ROOM - 1980 AND 1990

Persons/ Rooms	1980		1990		1990		1990	
	Totals	% of Total	Totals	% of Total	Owner Occupied	% of Total	Renter Occupied	% of Total
1.00 or less	6,605	90%	7,428	81%	4,168	45%	3,260	36%
1.01 to 1.50	443	6%	749	8%	236	3%	513	5%%
1.51 or more	311	4%	982	11%	233	3%	749	8%%
Total Units	7,359		9,159		4,637	51%	4,522	49%

Percentage of Over-crowded Units 1990 = 19.9%

Source: 1980 & 1990 US Census

TABLE 16
THE CITY OF MADERA
PERSONS PER ROOM BY CENSUS TRACTS - 1980

Persons/Room	City	Number of Occupied Housing Units					
		Census Tracts					
		5.01	5.02	6	7	8	9
Total occupied units	7359	65	641	1867	1861	1789	1136
1.00 person or less	6605	58	592	1579	1833	1660	883
1.01 to 1.50	443	7	34	166	23	86	127
1.51 or more	311		15	122	5	43	126
% Overcrowded	10.3	10.8	7.6	15.4	1.5	7.2	22.3
Source:	1980 US Census						

According to the above definition (1.01+ persons per room), overcrowding existed in more than 10% of the occupied units in the City in 1980, while more than 19% of the City's occupied units in 1990 were over-crowded. Census Tracts 5.02, 7 and 8 shows a percentage below the City average. Census Tract 5.01 had a percentage just above the City average. Of greatest concern are Census Tracts 6 and 9, where 15.4% and 22.3% respectively of the units were overcrowded; higher percentages than the City average. Although Census Tract information is not available for 1990, it is assumed these areas are still areas of concern. This is based on the minor changes in the overall characteristics and development trends in the community.

In comparison to the Statewide averages discussed above, overcrowding is much more prevalent in Madera (19% v.s. 7%). Other ratios remain the same, with renter-occupied overcrowded units being about twice that of owner occupied units. Another statistic which is available in the 1990 Census indicates that the occupancy rate per unit was 2.97 persons per unit in owner occupied units and 3.34 in rental units. This higher occupant load (overcrowding) in rental units is generally what would be expected, and has a consequence relative to the condition and rehabilitation requirements for those types of units. The more people occupying a unit, generally the more wear it will receive.

Two other factors to be considered which correlate with overcrowded conditions are the number of rooms in year-round housing units and number of persons in units as shown in Tables 17 and 18. Large housing units (6 or more rooms) comprise 25% of the total units, but the majority of the units are owner occupied. As indicated in the discussion above, this leaves very few larger units for the greater percentage of large families in the Madera rental market.

There were only 215 units with one room, but there were 1,846 units with one occupant. On the other hand, there were 4,390 units with 5 or more rooms, but only 1,910 units found with 5 or more persons per unit. This suggests that there is sufficient number of larger housing units to accommodate larger households. However, the owner occupied nature of these larger units, and the probable under utilization of the units by smaller households, emphasizes the problem remaining for the larger families in the rental market. A comparison between 1980 and 1990 also indicates a decline in the total number of larger units available. The 19% overcrowding factor in the City indicates that two out of every 10 households does not reside in a housing unit of adequate size.

TABLE 17
THE CITY OF MADERA
NUMBER OF ROOMS IN HOUSING UNITS - 1980 AND 1990

Number of Rooms	1980	1990
	Year-round Number of Units	Total Number of Units
1 room	87	215
2 rooms	428	745
3 rooms	1,023	1,297
4 rooms	1,926	2,154
5 rooms	2,189	2,177
6 rooms	1,530	1,739
7 rooms	692	292
8 or more rooms	341	182

Source: 1980 & 1990 US Census

TABLE 18
THE CITY OF MADERA
PERSONS IN UNITS - 1980 AND 1990

Number/ Persons	----- 1980 -----			----- 1990 -----		
	Occupied Units	Owner Occupied	Renter Occupied	Occupied Units	Owner Occupied	Renter Occupied
1 person	1,558	661-9%	897-12%	1,846	881-10%	965-11%
2 persons	2,239	1,477-20%	762-10%	2,439	1,537-17%	902-10%
3 persons	1,231	713-10%	518-7%	1,515	698-8%	817-9%
4 persons	1,144	713-10%	431-6%	1,459	730-8%	729-8%
5 persons	583	381-5%	202-3%	854	385-4%	469-5%
6 or more	604	327-4%	277-4%	1,046	406-4%	640-7%
Total	7,359	4,272-58%	3,087-42%	9,159	4,737-51%	4,522-49%

Source: 1980 & 1990 US Census

It is clear from the statistics, that overcrowding is a problem in Madera, and that it will continue to grow through the planning period. This probably results from a number of factors, including the concentration of more persons per home because of high rents, lower income persons pooling their incomes to afford housing, and larger families without the means or ability to find adequate housing. Many of the overcrowded units may be farm laborers, single heads of households, or even seniors, congregating to satisfy their needs. High housing Costs tend to keep persons from purchasing or renting the size or type of dwelling they need. The growth in this category will increase the need for more affordable housing, and add a demand for larger units to the equation. Since this shortage is somewhat a result of housing problems in other categories, such as lack of adequate farm labor housing, effort in those directions will assist in resolving this deficiency.

Ethnic Composition of Households

Minorities are a rapidly increasing percentage of California's households and are significantly impacted by housing affordability problems. Incomes of Spanish origin and black households are generally 25 to 30 percent below the median. While, Asian incomes typically are above the State median income, many of the newer Asian immigrant groups are predominantly low income. The ethnic composition of households in Madera is summarized in Table 19.

TABLE 19
THE CITY OF MADERA
ETHNIC COMPOSITION OF HOUSEHOLDS - 1990

Type	Total	White		Black		Indian		Asian		Spanish	
		#	%	#	%	#	%	#	%	#	%
Married	4877	3297	67.6	164	3.3	54	1.0	93	1.5	1515	42.6
Single Parent	2079	753	36.2	124	5.9	14	.6	17	.89	22	44.3
Non-family	2203	1717	77.9	137	6.2	23	0.1	30	1.3	525	23.8
TOTAL	9159	5767	62.9	425	4.6	90	.9	121	1.3	3528	38.5

Source: 1990 US Census

Except for census tract 9, all other census tracts have a predominantly white population. Census tract 9, which occupies the southeast quadrant of the City, has an ethnic composition of 54% Spanish origin, 25% White, 19% Black and 2% of other minorities. The distribution of the ethnic population over the City's geographic area is shown in Figure 4. This overall distribution pattern is assumed to not have changed substantially since 1980.

Household Income

As indicated previously, income information from the 1990 Census was not available at the time this report was prepared. Therefore, the information contained in the 1980 Census has been utilized with some updates from the State Department of Housing and Community Development as well as the State Department of Finance. Based on the generally uniform pattern of changes in population, it is assumed most of the percentages remain reflective of the current situation.

Household income is a significant characteristic in the evaluation of housing needs in the community. Since inadequate income relative to housing costs is the primary reason for most unmet housing need, it is important to identify which households have limited purchasing power. There are extreme differences in income pattern by type, size, and age of household and between owners and renters.

As a group, families generally have higher incomes than other households, while homeowners tend to have much higher incomes than renters. There is also a major difference in income by household size. For one-person households it is much lower than for other household sizes. There is a general increase in median income up to households with 5 members. This reflects the association of age with earning capacity. One- and two-person households tend to be either young or old, and especially old, and there is a heavy under-representation in the middle-age brackets that are the highest earning capacity years. An additional reason why one-person households have low incomes is because there can be only one wage earner, and all other households have a substantial percentage of two or more wage earners.

Married couples tend to have the highest incomes and female householders the lowest. This is true of all households as well as of owners and renters. Generally, a majority of all householders with poverty level incomes are female householders. Age is also an important income factor. Households in the 35 to 64 range clearly have the highest incomes as a group. Two age groups generally dominate low-income categories - the youngest (under 25) and the oldest (over 65). The median income for the elderly is usually only half of the median income for all households.

This section is devoted to identifying the income characteristics for the City, as well as for the individual Census Tracts, as one means of pointing out the special groups in need and where they are located. Table 20 compares the median income of the household of the Madera County and the State.

TABLE 20
THE CITY OF MADERA
MEDIAN HOUSEHOLD INCOME - 1980

	Median Income
City of Madera	\$13,518
Madera County	\$15,339
State of California	\$18,243

Source: 1980 US Census

Table 20 shows that the City's median household income is 88% of the County median and 74% of the State's median income. While the State Department of Housing and Community Development indicated that in 1990, the County Median Income has increased to \$29,400, and the State's has risen to \$32,300, that statistic is not available for the City. However, the basic relationship in terms of percentages relative to the County and State probably remain the same. Therefore, it is assumed the current median income in the City is in the \$22,500 range. Income levels can be expanded to the ethnic groups and the census tracts of the City. Tables 21 and 22 show these respectively.

TABLE 21
THE CITY OF MADERA
MEDIAN HOUSEHOLD INCOME BY ETHNIC GROUP - 1980

Ethnic Group	Income - 1980
All households	\$13,518
White	\$14,993
Black	\$ 6,387
Native American	\$12,250
Asian & Pacific Islander	\$21,736
Spanish Origin	\$12,643

Source: 1980 US Census

Assuming the percentage of median income has remained basically constant, and using \$22,500 as the current City median, the following breakdown results: White - \$24,525; Hispanic - \$21,150; Black - \$10,575; Native American - \$20,475; and Asian/Pacific Islander - \$31,050.

TABLE 22
THE CITY OF MADERA
MEDIAN HOUSEHOLD INCOME BY CITY CENSUS TRACTS - 1980

Census Tract	Income
5.01	\$ 6,806
5.02	\$15,840
6	\$13,091
7	\$24,648
8	\$10,129
9	\$ 9,033
CITY	\$13,518

Source: 1980 US Census

The median household income of Black households is less than fifty percent of the City median income while the median income of Asian and Pacific Islander households is significantly higher than the City-wide median. Census tract 5.01 shows the lowest median household income in the area. The median household incomes of census tracts 8 and 9 are also below the City-wide median. A further breakdown of household income is shown in Table 23 below. Overall, the problem areas identified by this information are assumed to remain the same, based on the changes in other characteristic and development trends in the community. The majority or about 55% of the total households fall within the very low or low-income levels. Concentrations of lower income households are found in census tract 5.01, 8 and 9.

TABLE 23
THE CITY OF MADERA
HOUSEHOLD INCOME - 1980

<u>Income Levels*</u>	<u>Percent of Area</u>						
		<u>Census Tracts</u>					
	City	5.01	5.02	6	7	8	9
Less than \$7,499 (very low)	26.0	55.8	16.1	27.2	11.5	34.3	37.9
\$7500 - \$14,999 (low)	29.0	27.9	30.3	26.3	13.9	38.9	41.8
\$15,000 - \$19,999 (moderate)	13.3	16.3	24.5	15.6	9.0	11.4	13.1
\$20,000+ (above moderate)	31.7	--	29.2	30.9	65.6	15.4	7.2

Source: 1980 US Census
(Due to rounding, figures may not add to 100)
*See Appendix B

Unemployment status of persons in the labor force is shown in Table 24. Further, the census data shows that 1215 persons were unemployed for more than 15 weeks in 1979. The mean period of unemployment was 21.8 weeks.

TABLE 24
THE CITY OF MADERA
UNEMPLOYMENT STATUS BY CENSUS TRACTS - 1980

	City	Census Tracts					
		5.01	5.02	6	7	8	9
Persons 16 years & over with unemployment in labor force in 1979	2413	36	153	769	298	462	695
Percent of labor force that is unemployed	24.3	100	17.3	29.9	9.9	24.1	47.0

Source: 1980 US Census

Census data shows that all persons eligible for work in census tract 5.01 within the City limits are unemployed. In census tract 9, 47% of the eligible workers were unemployed in 1979. Introduction of additional parameters such as persons below poverty level clearly shows the depth of the problem.

TABLE 25
THE CITY OF MADERA
FAMILIES BELOW POVERTY LEVEL - 1980

	City	Census Tracts					
		5.01	5.02	6	7	8	9
Total Families	5714	34	478	1677	1586	1119	820
Families with Incomes Below Poverty Level	887	6	77	302	93	174	235
Percent of Total Families	15.5	17.6	16.1	18.0	5.9	15.5	28.7

Source: 1980 US Census

In 1989, 11.8 percent of California's households had incomes below the poverty level. This is similar to 1970, when 11.9 percent of the state's households had poverty level incomes but is higher than the 1980 percentage of 10.6. Poverty rates peaked in California in 1983 and 1984. They have declined since then, but they have not returned to the 1980 level.

The highest poverty percentages are generally associated with female householder families. Fully 29 percent of this group statewide have poverty level incomes compared to only 6.2 percent of married couple households. A majority of all householders with poverty level incomes are female householders. Among all owners, only 6 percent statewide have poverty level incomes. This is less than a third of the 19 percent poverty rate among renters.

Poverty status is based on a number of factors including size of family, number of children, age and sex of householder and unrelated individuals, and farm vs. non-farm residency. The poverty threshold for a family of 4 in the United States in 1979 was \$7,412, while the current office of Management and Budget Poverty Income Guidelines indicates it was \$12,200 for a family of four. The Federal Register places the poverty level income at \$13,590.

In 1980, approximately 16% of total families in Madera were determined to have incomes below poverty level, which is considerably higher than the State average of 10.6%. The census tract 9, showing 29% of its families below poverty level, has the largest segment of families in poverty. The identified problem areas are assumed to remain unchanged based on development trends in the community.

The median household income in Madera for 1989 was \$21,401, which is up from \$13,518 in 1980. However, the number of families below the poverty level increased from 887 in 1980 to 1506 in 1989. Approximately 27% of all persons in the City are below the poverty level. Almost half of the persons below the poverty level are female householders with children.

Housing Payment as a Percentage of Income.

Despite California's broad advances in income and overall prosperity, the State's housing affordability situation has become much worse since 1970. Both housing values and rents have increased faster than incomes. From 1970 to 1989, median home values rose statewide by an astronomical 658 percent, and rents by 348 percent, compared to a 247 percent increase in household incomes.

Throughout the period since 1970, median gross rents have risen at a much more even rate than median home values; and the disparity between median rent increases and median income increases is not as great. Nevertheless, rents have risen throughout the 1970s and 1980s faster than incomes. Since 1980, rents have doubled compared to the 77 percent increase in incomes.

Only about 8 percent of households buy a home in the course of a year. Consequently, most households are not directly impacted by what happens to the purchase price of homes in a particular year. For most owners, their monthly expenditures for housing costs are what is significant to them. Monthly costs to homeowners usually includes utilities but do not include maintenance costs.

Median monthly homeowner costs statewide have risen rapidly since 1980, especially for the typical owner, one who has monthly mortgage payments to make. For these owners, the median monthly housing Cost in California for 1989 is \$942, up 129 percent since 1980. This increase is significantly higher than the increases in both median household incomes (77 percent) and in the median monthly housing costs of renters (100 percent). Among homeowners with a mortgage, purchasers in recent years tend to have significantly higher monthly housing costs than owners who purchased their homes in prior decades.

Homeowners who own their homes free and clear have low median monthly housing costs, only \$210 in 1989. This is more than double the \$98 median in 1980. Approximately one-fifth of homeowners have mortgage-free homes. Most of these owners are over the age of 55. Many are elderly households with low incomes.

For the past 20 years, prices and rents have risen faster than incomes in most years. Because land costs have been a major factor in the increase in housing costs and pressure on land resources increases as California's population grows, changes in this trend will be difficult to achieve in both the short and long term. The result of past cost and income trends has been to make housing affordability a major problem in California.

There is generally a high correlation between income and the percentage of income spent for housing. Low-income households generally pay high percentages of income for housing; high-income households tend to pay low percentages. For California in 1980, almost all households with incomes below \$5,000 paid more than 25 percent of their income for housing; more than two-thirds paid over 35 percent. In contrast, only 15 percent of households with incomes over \$25,000 paid as much as 25 percent of income for housing. In 1989, it is estimated that 3.66 million households (35 percent of all households) paid more than 25 percent of their incomes for housing.

In 1980, there were 8,239 total housing units in the City of Madera, of which 8,216 were year-round housing units. A total of 4,272 of the year-round housing units were owner-occupied (58%), 3,087 were renter-occupied (42%), and 857 were vacant. These have shifted in 1990 as follows: 9,530 total units; 9,159 occupied; 4,637 renter occupied (51%); 4,522 renter occupied (49%); and 371 vacant.

Housing cost as a percentage of income for owners and renters is shown in Table 26 below. About 17% of owners and about 42% of renters are overpaying (more than 25% of their income) for their housing. This 17% and 42% is higher than the Statewide average of 9% and 37% discussed below.

TABLE 26
THE CITY OF MADERA
HOUSING COST AS A PERCENTAGE OF INCOME - 1980

Cost as a % of Income	\$0-9,999	\$10,000-20,000	\$20,000+
Owners Less than 25%	673	863	1622
25% +	399	188	124
Renters Less than 25%	377	812	455
25% +	1061	215	17

Source: 1980 US Census.

One measure of housing affordability problems is the extent of overpaying, paying a higher percentage of income for housing than will leave sufficient money available for other essentials. Generally speaking, the term overpaying is used only to refer to lower income households which pay more than 25 percent of their gross incomes for housing costs, the percentage contained in State law defining affordable housing costs for lower income households. At the lowest income levels, households cannot afford to spend even that much of their income for housing.

Households above the lower income level generally can afford to pay more than 25 percent of income for housing. Consequently, when these households pay more than 25 percent, it is not considered to constitute an overpaying problem. A majority of the households above the lower income level who pay more than 25 percent of income for housing are homeowners. Many of these owners may be paying more than they can afford for housing. However, there is insufficient data available to determine the extent to which these owners who pay high percentage of income for housing are constrained to do so by the market rather than voluntarily as a consumer choice.

TABLE 26 A
THE CITY OF MADERA
HOUSING COST AS A PERCENTAGE OF INCOME - 1989

Cost as % of Income	\$0-9,999	\$10,000-20,000	\$20,000+
Owners			
25% or Less	231	433	2,301
More than 25%	383	329	536
Renters			
25% or Less	26	266	1,422
More than 25%	1,273	1,101	394

OVERPAYING BY LOW INCOME GROUPS (>\$25,000)

Owners	-	835
Renters	-	2,879

TOTAL CITY OVERPAYING

Owners	-	1,248
Renters	-	4,016

Source: 1990 U.S. Census

Table 26 outlines housing cost as a percentage of income on a Citywide basis for 1980. Table 26A identifies the same factors for 1989. The median gross rent as a percentage of income in the City for 1989 was 29% for renter and 21% for owners. A comparison of the Citywide statistics indicates that over-paying continues to be a problem, and there have been some substantial increases in some of the categories, especially for renters.

Overpaying is primarily a renter problem. This reflects the fact that most lower income households are renters. The pattern of overpaying is essentially unchanged from 1970. For California, in both 1970 and 1980, 37 percent of all renters were lower income households who had an overpaying problem. The 1989 percentage is estimated to be similar although slightly higher. In 1980, 9 percent of owners were lower income households with an overpaying problem. In 1989, the percentage is similar but slightly higher.

Table 27 further defines the number of households in each census tract by occupancy category, income range, and percentage of income devoted to housing. It is important to note the number of households of lower income groups that pay over twenty-five percent of their incomes for housing. As explained in Appendix B, lower-income groups include the very low and low-income groups. In 1980, households with annual incomes of less than \$12,842 fell into the low-income category.

TABLE 27
THE CITY OF MADERA
HOUSING PAYMENT AS A PERCENTAGE OF INCOME
BY NUMBER OF HOUSEHOLDS IN CENSUS TRACTS - 1980

Occupancy Category / Income Range % of Income for Housing	Number of Households by Census Tracts					
	5.01	5.02	6	7	8	9
Owners						
Less than \$10,000	----	56	419	216	187	246
Less than 25%	----	34	217	95	107	217
25% +	----	22	212	96	53	29
\$10,000-19,999	----	114	298	226	198	215
Less than 25%	----	94	232	148	185	194
25% +	----	20	66	78	13	21
\$20,000 or more	----	110	370	1088	124	54
Less than 25%	----	94	350	981	124	54
25% +	----	16	20	107	----	----
Renters						
Less than \$10,000	22	122	294	62	629	379
Less than 25%	13	38	----	120	120	143
25% +	----	72	262	52	464	233
\$10,000-19,999	21	166	196	111	392	180
Less than 25%	21	105	142	51	325	139
25% +	----	56	39	51	62	36
\$20,000 or more	----	66	142	111	134	32
Less than 25%	----	66	125	103	129	32
25% +	----	----	9	8	----	----
Over-paying Low-income Groups						
Owners	----	27	229	116	56	34
Renters	----	86	272	65	480	242

Source: 1980 US Census

The data presented on overpaying, low-income groups is based on households with an income of less than \$10,000 and approximately 25% of the next income group of \$10,000 - \$19,999. It appears that the census tract 6 has the most disadvantageous situation followed by census tracts 8 and 9. City-wide, 12% low-income owners and 38% renters were overpaying for their housing in 1980. Table 28 summarizes the housing overpayment status for the City.

TABLE 28
THE CITY OF MADERA
HOUSING OVERPAYMENT -1980

Total #	City	Census Tracts					
		5.01	5.02	6	7	8	9
Renter-occupied	3087	64	334	638	287	1155	609
Owner-occupied	4272	1	307	1229	1574	634	527

Income Below Poverty Level & Overpaying

% Renter-occupied	22.0	27.9	22.2	27.8	6.6	19.0	28.2
% Owner-occupied	9.2	---	---	15.0	6.2	9.0	11.8

Source: 1980 US Census

Median value of a owner-occupied housing unit in the City was \$51,000. Census Tract 7 had a median value of \$70,000, greater than the City average. Census Tract 9 shows median value far below \$27,000, the City average. Contract rent for renter-occupied housing units shows a \$176 median rent in 1980 for the City. Median contract rent for Census Tracts 5.02 and 7 were \$205 and \$234 respectively, while in census Tract 9 it is only \$120.

In evaluating the income statistics and the charts on household income, unemployment status, families below the poverty level, payments as a percentage of income and housing overpayment, some conclusions can be reached. Census tracts 6, 8, and 9, and to some extent 5.02, are definitely problems areas. The same areas, the southeast and northeast sections of the community, are also where housing conditions are more severe, as well as being areas identified as problem areas by some of the population characteristics.

This would generally support the contention that low-income households that overpay for their housing are very likely to be renting units that are overcrowded, unsafe, and unsanitary. This supports the City's focus on these areas in past Community Block Grant Housing Rehabilitation Grants, and the priority selection of Southeast Madera for Redevelopment Agency housing funds, and emphasizes the need to continue to devote special attention to these areas in the future.

HOUSING CHARACTERISTICS

To understand the nature of housing supply, it is necessary to know the characteristics of the housing units that compete in the housing market for buyer and renters. Important factors include the type of structure; the size, price and condition of the unit; and vacancies. This section focuses on housing characteristics such as housing stock, vacancy/occupancy rates, age of housing, cost of housing and recent energy conservation measures.

Housing Stock

The City of Madera had a total of 8,239 housing units in 1980 of which 8,216 were year-round housing units. This was a 58% increase (5.8% yearly average increase) over 1970 (5,222) housing units. Recent State of California Department of Finance summary reports for Controlled County Population Estimates show a total of 9,174 units in January 1, 1985, of which 8,342 are occupied units. This is an increase of 11.4% over 1980 Census figures; a 2.3% average annual increase during the five-year period.

Of the 8,216 total year-round housing units in 1980, 7,359 were occupied and 857 were vacant. The vacant housing units account for 10.4% of the total year-round housing units. The Department of Finance estimated indicated that 9.07% vacancy rate on January 1, 1985. This indicates a downward trend in the vacancy rate. The housing unit statistics in the 1990 Census are as follows: 9,530 total units; 9,159 occupied; 4,637 owner occupied (51%); 4,522 renter occupied (49%); and 371 vacant. These figures highlight the current low vacancy rate in the community.

Housing stock characteristics can be explained further, according to their structure. The single-family home on an individual lot is the most common type of housing, but its share of the housing stock has been declining for a number of years. Table 29 shows the units single (attached or detached), 2 to 4, 5 or more, and, mobile homes, for 1980 and 1990.

TABLE 29
THE CITY OF MADERA
UNITS IN STRUCTURES - 1980 & 1990

Number of Units in Structure	1980 Total	% of Total	1990 Total	% of Total
Single, attached or detached	6,056	74%	6,448	68%
2 to 4 Units	425	5%	993	10%
5 or More Units	1,622	20%	1,520	16%
Mobile Homes	128	2%	265	3%
TOTAL	8,231		9,530	

Source: 1980 & 1990 US Census

While in terms of percentages, the traditional single home on an individual lot has been declining, the other two types of units (single family attached and mobile homes) have generally increased. Taking all single units together (attached, detached, and mobile homes), single-unit structures comprised two-thirds of the housing stock in 1980. Among multi-family structures, only those with ten or more units have generally shown significant increases in their share of the market. These units increased statewide from 14.2 percent in 1970 to 18 percent in 1980.

Generally speaking, the percentage of units that are owner occupied usually decreases rapidly as the number of units in the structure increases. The home ownership rate is highest for mobile homes and single-family detached homes. Basically, the low ownership rate in multi-family housing reflects the small share of the market accounted for by condominiums and cooperatives. Although condominiums are a small share of the market, they have been an increasingly important one elsewhere in State. In recent years, condominiums have generally comprised 5 percent to 15 percent of housing production and, reflecting higher turnover than is typical for owner-occupied housing, have accounted for more than 15 percent of sales of existing homes. Although there has been more interest lately in Madera regarding condominium development, they comprise only a small percentage of the City's housing stock.

One- and two-person households are more likely to occupy multi-family units and mobile homes than are other household sizes. The historic growth of these types of units has reflected a market response to the substantial increases in these household sizes. For the past 30 years, apartments and mobile homes have usually comprised higher proportions of new production than the housing stock. Consequently, their percentages of the total stock have gradually increased. This long-term trend is expected to continue for apartments.

The mobile home trend is uncertain. Since 1985, mobile home production in California has been below the mobile home percentage of the housing stock. No upturn is yet in sight. For the past 15 years, townhouses and condominiums have been increasing their shares of the housing stock; and this is expected to continue. These statewide trends are generally reflective of Madera, which has had no new mobile home park developments in recent years, but the number of apartments, townhouses, and condominiums has also remained low.

Although there are areas in the City with zoning which would allow mobile home parks to be considered, it may be that the cost differential is not great enough to encourage mobile homes over site built units. The cost of land is fairly low, as is the cost of construction, and site built units can compete favorably with mobile homes in the affordability market. The demands for this type of housing may also low because of community lifestyles, with families more attuned to a desire for a detached dwelling unit with its own large yard, or to the communal setting of an apartment without the responsibility of any private open space.

Generally speaking, different types of units usually have different types of markets. Married couples are predominant in single-family units and are a majority among the residents of mobile homes, but multi-family units are primarily occupied by male householders and female householders. Three-fourths of the owner-occupants of single-family homes are married couples. Female householders account for two-thirds of the remaining owners. Female householders also usually comprise important parts of the market for both mobile home, and multi-family unit ownership. Male householder owners, a relatively small group, are usually most prominent as owners of multi-family units.

The desire to own a single-family home on a single-family lot remains widespread, but the percentage of single-family homes in the housing stock continues to decline. An increasingly high percentage of the State's households will be living in other types of housing at any given time. It is likely that most persons will have single-family homes at some point in their adult lives, although perhaps at later ages than in the past.

The types of units which are growing segments of the market (apartments, townhouses, and condominiums) all tend to be smaller and to have lower median costs than single-family detached homes. This trend is consistent with the long-term need to reduce the gap between housing costs and incomes.

Occupancy / Vacancy Rate

Vacant units are essential to the healthy function of the housing market. Vacancies are necessary to facilitate population mobility. They also have an important role in market pricing mechanisms. Too few vacancies can have an undesirable upward effect on prices on the other hand, excessive vacancy rates can have an inhibiting effect on investment in housing, including maintenance of rental properties. There are several types of vacancy rates. For determining shortages and surpluses in the housing market, the most important of these is the "market vacancy rate." This term refers to the number of vacant units that are for sale or rent as a percentage of the market (all occupied units and all vacant for sale or rent units).

There is no percentage which is an appropriate market vacancy rate in all housing markets. However, based on how often most owners and renters move, in most urban housing markets a market vacancy rate of about 4 percent balances both the mobility needs of consumers and the investment interest of property owners. An extremely low vacancy rate, such as the 1.5% for apartment units, will tend to raise rents, and can result in a household overpayment, inability to qualify, and possibly even overcrowding.

There are vacant units that are not for sale or rent. Examples are second homes, units held off the market, seasonal units, and units for migratory workers. Collectively, these types of vacant units are often referred to as "other vacant" units. The vacancy rates which include these are vacant units are called total or gross vacancy rates.

Five percent is often used, appropriately, as a rule of thumb for a desirable total vacancy rate. However, 5 percent is not suitable for use in all geographic areas. A 5 percent total vacancy rate is appropriate in most urban areas, but because it allows for about a 4 percent market vacancy rate and about a 1 percent other vacant rate. In areas with significant numbers of second homes or migratory units, however, 5 percent is far too low a total vacancy rate because it would indicate a serious shortage of market units. A 5 percent rate would probably be appropriate for Madera, and a comparison of vacancy rates is provided in Table 30.

In 1980, Madera County had a vacancy rate of 12.7%. In comparison, the vacancy rate in the City is lower than that of the County, and Shows a downward trend according to estimates for 1985. This trend has continued to 1990 with a very low vacancy rate for rentals of 1.5%. Vacancy status over the City's geographic area is given in Table 31.

TABLE 30
THE CITY OF MADERA
OCCUPANCY / VACANCY STATUS OF HOUSING UNITS 1980-90

	1980(1)	1985(2)	1990(3)
Total Units	8231	9174	9530
Occupied Number	7374	8342	9159
Percentage	89.6	90.9	95.9
Vacant Number	857	832	371
Percentage	10.4	9.1	3.8

Source: (1) 1980 US Census; (2) Department of Finance Estimates (3) 1990 US Census

TABLE 31
THE CITY OF MADERA
VACANCY STATUS BY CENSUS TRACT 1980

City		Census Tracts					
		5.01	5.02	6	7	8	9
Total Housing Units	8239	74	760	2131	1935	2013	1326
Vacant For Sale	119	1	1	71	33	7	6
For Rent	501	2	113	136	10	154	86
Rented/Sold Awaiting							
Occupancy	123	5	---	18	13	29	58
Held for occasional							
Use	10	1	1	4	1	3	---
Other vacant	104	---	4	30	15	28	27
TOTAL	857	9	119	259	72	221	177
% Vacancy	10.4%	12.2%	15.7%	12.1%	3.7%	11.0%	13.3%

Source: 1980 US Census

Only Census Tract 7 had a vacancy rate below the City average. The highest vacancy rates were in Census Tracts 5.02 and 9. It is assumed, based on other trends, that proportionally these percentages remain basically the same, for comparative purposes on a geographic spread.

Housing Condition

Most housing in California is in good condition, but a significant minority is not. The condition of a housing unit is important from the standpoint of protection of the health and safety of the household that lives there. Inadequacies in these terms can range from minor to life-threatening health or safety hazards. The condition of a housing unit is also important in economic terms. The aging process is continuous and unattended minor deficiencies lead to major ones which can threaten the economic life of the housing unit.

Housing condition problems can be measured in terms of the actions required to correct them. Deficiencies that require only routine maintenance or minor repairs are not considered to constitute problems. Units that need rehabilitation or replacement do constitute problems.

There is no fixed point at which the cost of repairs turns into rehabilitation; but, in general, rehabilitation need involves repair costs exceeding \$2,000. However, most housing rehabilitation involves substantially higher costs than this. There is also no set point at which rehabilitation is so costly that it is not economically feasible. A rule of thumb is that when the cost of repairs exceeds 50 percent of a unit's value, rehabilitation is not generally feasible, and the unit should be replaced. However, this is well below the factor used in Madera, where it still is cheaper to repair than replace a unit.

In 1989, the Department of Housing and Community Development estimated that 1.37 million housing units in California need rehabilitation, including approximately 400,000 units, which were so seriously substandard that they need to be replaced. These estimates were based on a study of housing condition in California that was conducted in 1985 and 1986.

Individual inspection or surveys can best determine the condition of housing. The City Housing Rehabilitation and Building Division Staff completed the most recent survey for the Entire City during January and February of 1991. The survey methodology is contained in Appendix E. Results of the survey showed 24.3% or 2,469 of the City's 10,173 housing units in need of rehabilitation and 0.5% (52 units) in dilapidated condition. Since the survey included only those units designed and intended for occupancy, this figure does not include illegal places of habitation. Survey results are indicated in Table 32.

TABLE 32
THE CITY OF MADERA
1991 HOUSING CONDITION SURVEY

Census Tract	Units in Need of Rehabilitation	Dilapidated Units	Percent of Total Rehabilitation	Rehab. Need As % of Total Housing Units
5.02	110	4	4.5	1.08
5.03	8	1	0.3	0.08
5.04	0	0	0	0
5.05	0	0	0	0
6.01	223	4	9.0	2.19
6.02	518	5	21.0	5.09
7.00	231	0	9.4	2.27
8.00	647	7	26.2	6.36
9.00	732	26	29.6	7.20
Total	2,469	52		24.27%
		0.5% of total units		24.3%

The survey data shows the greatest number of units in need of rehabilitation to be located in Census Tract 9, an area that has been the focus of considerable housing rehabilitation work through the Community Development Block Grant Program. Census Tract 8 and the south portion of Census Tract 6 also have a high percentage of units in need of rehabilitation. The

size of Census Tract 6.02, as a part of Census Tract 6 in the 1980 Census, suggests a significant number of units in need of rehabilitation. As the 1990 Census data becomes available, the actual number of units in the Census Tract can be confirmed and the percent of need verified.

The 1980 Census data did not contain delineation of condition of housing such as sound, deteriorated and/or dilapidated. Rather, Census data contained indicators, namely: age of housing, plumbing deficiencies, and availability of facilities such as telephones.

The age of the housing stock is of considerable importance. Like other commodities, as it ages, housing shows signs of wear. If not well cared for as it ages, major rehabilitation, or even demolition, becomes necessary.

The age of the housing stock is important for several other reasons as well. Prices usually vary with age. New units tend to be above average in Cost, while the lowest prices are found mostly among old units. Conversion of housing is strongly related to age also. The conversion of single-family homes to multiple units is primarily associated with older housing. This can be seen in Madera where larger older homes have been converted to boarding houses and multiple family units.

At the local market level, housing tends to be segregated by age. In many markets, most of the newest housing tends to be on the urban fringe; the oldest housing tends to be close to the downtown core. As of 1980, about half of California's housing units were at least 20 years old, while only 15 percent were over 40 years old. As the State's household growth rate continues to slow in coming decades, the age profile of California's housing will increasingly approach that of the U.S.

There are no major differences in the age patterns of housing occupied by owners and renters. However, renters do, more commonly than owners, live in the oldest housing. This reflects the fact that many of the older single-family homes are used as rentals.

Over time, the housing stock becomes older or younger depending on the rate of new construction, and the rate of, housing units being removed. Since one year's new construction and removals represent only a small fraction of the total housing stock, the age of the stock will not change significantly in one year. However, over a decade, there can be substantial changes. Because California's population and household growth rates are projected to decline, the trends toward an older housing age profile can be expected to continue both short and long term.

Because the oldest housing includes most of the housing that needs major repairs, it is significant who occupies this housing. Among homeowners of all household types, it is only the elderly who have higher than average incidences of living in the oldest housing. This low mobility group is predominantly low income and therefore includes many owners with limited ability to afford expensive repairs, as they become necessary.

The younger households, those under 35, are an important group because they include most of the first-time homebuyers. Among owners, this age group is the one that is most attracted to the newest housing and they have the lowest percentages living in old housing. This is especially true of the married couple owners in this age group.

Among renters, differences are not nearly as pronounced as among owners but there are similar tendencies. For example, the older the renter householder, the higher the percentage living in older housing.

Older housing can be in excellent condition if properly maintained, and most old housing is well maintained and in good condition. However, the older the housing, the more likely it is to be in substandard condition; and the great majority of substandard housing is over 30 years old. There are many reasons why housing is not maintained adequately by homeowners and landlords, including an inability to afford repairs.

Several trends are operating together to cause concern about conserving the existing housing stock. Generally speaking, housing stock is gradually becoming older, and this will continue. Elderly homeowners, a low income group which has difficulty affording maintenance and repairs, occupies much of the oldest single-family housing; and the percentage of older owners is gradually increasing. Moreover, renter incomes are low, and it is often difficult for landlords to charge sufficient rent to support adequate maintenance practices. This is especially true in the segment of the rental industry serving the lowest income renters. Taken together, these trends are likely to result in both an increased percentage of the housing stock that requires major rehabilitation and an increased need for removals.

Age of units can be treated as one common indicator of the condition of the structure. Table 33 summarizes the age of structures of the City.

TABLE 33
THE CITY OF MADERA
AGE OF HOUSING STRUCTURES - 1980

Year Built	City	Census Tracts					
	Total	5.01	5.02	6	7	8	9
1970 to March 1980	2853	43	480	705	900	486	239
1960-1969	1405	---	125	482	468	242	88
1950-1959	1363	---	45	503	340	330	145
1940-1949	1366	---	70	289	189	422	396
1939 or earlier	1244	---	60	163	38	525	458
Total	8231	43	780	2142	1935	2005	1326
Boarded-up Units	17	---	2	4	2	4	5

Source: 1980 Census

In 1980, approximately 15% of the total structures in the City are over 40 years old. About 26% of the structures in Census Tract 8 and about 35% of the structures in Census Tract 9 are shown to be more than 40 years old. Although statistics are not readily available by census tract for period since 1990, a review of the major residential projects development in the City indicates most of them have been in the southwest, west and northwest portions of the community. Although there have also been a number of affordable housing developments in the northeast section, there has been very little activity in the southeast. As indicated previously, this is the primary target area for the Redevelopment Agency's housing efforts.

Plumbing deficiencies are another indicator of the condition of the housing stock. Table 34 shows the units deficient in plumbing facilities.

TABLE 34
THE CITY OF MADERA
PLUMBING FACILITIES AND OCCUPANCY STATUS -1980

Complete Plumbing for Exclusive Use	Occupied Housing Units			
	Total	Total	Owner	Renter
Units With	8141	7307	4255	3052
Units Lacking	75	52	17	35

Source: 1980 Census

Dilapidated housing units, enumerated separately in the 1991 survey, totaled 52 housing units. This represents 0.5% of the total number of housing units within the City. Consistent with the ratio of units in need of rehabilitation, Census Tracts 9, 8, and 6.02, contain 26, 7, and 5 dilapidated units, respectively.

Energy Conservation

Recent State regulations require that the Housing Element address the energy conservation measures of the community. The Pacific Gas and Electric Company is the supplier of gas and electricity in the area. In addition to gas and electricity, wood is also used in space heating. Nearby mountain forests and agricultural replanting have become the main suppliers of wood.

Recent energy conservation regulations on new construction have resulted in additional initial cost for the unit. This can result in a reduction in the available number of affordable units within the community. Another concern is the basic energy cost within a community. In 1986, a typical family (4 persons) paid an average of \$45 for electricity and \$10 for gas each month. In 1991, the average residential cost in Madera was 87.07 for electricity and 38.82 for gas. This may vary due to the climatic changes during a given year.

The City has adopted the uniform solar energy codes introduced by the International Association of Plumbing and Mechanical Officials. However, the number of installations of solar panels within the community has not been as great as expected. This is a combined result of several factors. First, tax incentives for solar energy users were recently reduced to 15%; and second, the initial cost of installation of a solar unit is beyond the limits of many families within the community. Further, prevalence of the fog during winter months reduces the effectiveness of the solar unit.

The City also plays a role in implementation of various energy conservation measures. An insulation program promoted by the City has become very popular within the community. Under the program, households below poverty level were eligible for insulation free of charge; and for low-income households, it was available almost free of charge.

More recently, the City's comprehensive update of the General Plan established greater density ranges for residential developments. A primary principle of the Plan is also to focus residential development to infill areas, and satisfy projected growth rates without major outward expansion of the City. This will result in more efficient residential development in a great many respects.

Another more efficient standard relative to costs, land, and energy, is the City's adoption of a new residential street standard. The narrower width of this street and its right-of-way will allow for more cost-effective residential development. Cost and energy savings will be possible at the construction stage, and for maintenance, as well as in its lower solar heating potential.

GOVERNMENTAL CONSTRAINTS

State Government Code Section 65583(a)(4) mandates that the Housing Element include an analysis of local government's "land use controls, building codes and their enforcement, site improvements, fees, and other exactions required of developers and local processing and permit procedures".

Land Use Controls

California's cities and counties are obliged by State law to promote and facilitate affordable housing in a number of ways. However, city and county governments are also obliged to respond to the wishes of their residents and voters. Many residents resist the development of affordable housing nearby out of fear that the aesthetic and economic values of their properties will be damaged, or that traffic or other environmental impacts will reduce their quality of life.

From 1971 through November 1989, local voters approved 383 ballot measures in California addressing local land use issues. Of these measures, 198 were written to control growth in Cities and counties. The effects of growth control, as assessed by a number of academic and planning-oriented investigators, are generally damaging. Housing prices increase, not only in the growth control locality but in surrounding localities as well. Higher housing prices mean that lower income households, which include a relatively high incidence of minority households, are increasingly excluded from living in growth control localities. Employees of lower-paid jobs in these localities are forced to commute greater distances to work, resulting in increased traffic congestion, negating the intended benefits for which many growth controls were enacted in the first place. Although there have been individual incidents where neighborhoods have opposed residential projects based on particular circumstances, no growth control or residential restriction measures have been considered in Madera.

On a State-wide basis, land costs in most localities insure that housing affordable to lower income households, whether subsidized or not, needs relatively high density zoning to be economically feasible. However, cities and counties frequently use their local powers to limit the opportunity for affordable housing development. The following are examples of such restrictive zoning:

- Minimum lot sizes of 10,000 square feet, which means only 4 units per acre.
- Prohibitions against the construction of new multi-family housing.
- Cities where only a few acres, in one or two parcels, are zoned for multi-family housing at densities feasible for lower income housing (generally considered to be at least 16 units to the acre, depending on land costs).
- Zoning almost entirely for commercial or industrial purposes, forcing virtually all workers to commute from surrounding localities.

Some localities have also locked-in restrictive zoning by requiring voter approval of all zone changes. This and the other restrictive actions mentioned above do not exist in Madera.

To encourage a mixture of housing types and densities in the area, the City introduced Planned Development (PD) zones to the Code in 1979. The PD zones afford greater flexibility and wider variety of options than the typical R (Residential) zones; thereby serving as an encouragement for development, rather than a constraint. Two Zoning Code amendments adopted in 1985 afforded greater development options and opportunity to maximize developable area. The first was the creation of a PD 2000 zone (21.78 units/acre) which bridges the density gap between the PD 3000 and PD 1500 zones; 14.52 and 29.04 units per net acre, respectively. The second was a series of code changes which affected reduced parking dimensions, reduced rear yard setbacks for two-story units and multiple family development, and reduced open space area by allowing front yards to be calculated as part of the open space area in residential zones.

The Planned Development and Residential zones have six densities ranging from 3 to 29 units per acre. These ranges have been adequate, but the upper end has been considered too high for Madera given its community character and overall land costs. Very few projects have been developed to the full density, which typically require three-story structures. Mid-rise apartments are not only out of character with current residential development, it would create costs which are not justified based on the current lower land costs in the area. The 29 units per acre would also be inconsistent with the current 1992 General Plan that has a maximum density of 25 units per acre. In conjunction with the update of its General Plan in 1992, the City raised potential density from 14 to 25 units per net acre, and revised the R-3 Residential Zone to reduce its potential density from 29 units to 25 units per net acre.

Since the last Housing Element update, the City adopted density bonus provisions for residential developments in 1991. This is an incentive which allows a 25% increase in density over and above both existing zoning and General Plan designations when a project agrees to make a specified percentage of the units available for low or very low income households, or senior citizens. The City has approved three residential projects under these provisions to date, one for a 7-unit apartment, one for a 52-unit apartment complex, and another for 81 senior citizen units. While none of these have been constructed, building plans for the two larger units have been processed through plan check.

The 1982 General Plan had two residential land use designations; Low Density Residential (7 units per net acre) and High Density Residential (14 units per net acre). A mix of zones and unit types with a project affords a developer the opportunity to maximize the density allowed under a General Plan land use designation; for example, a mix of PD 4500 and PD 2000 zones at 9.68 and 21.78 units per acre, respectively, can be used within an area designated High Density Residential. In recent years, the trend toward smaller units on smaller lots suggests a need to review the land use designations to provide for increased densities.

As indicated above, the General Plan update Proposes not only established new residential land use categories, but increased density ranges and boosted maximums to 25 units per acre. The update also has residential categories with definitive density ranges within which projects must be developed. The Plan also designates sufficient areas within various land use categories to satisfy growth demands through the year 2010. This along with flexible provisions of the Planned Development Zones and the Density Bonus provisions should establish the maximum potential for meeting the housing needs of the community.

As indicated above, residential projects do not typically maximize the potential densities allowed by the City's Code. The following chart provides a comparison of some recently approved projects in regard to their proposed design and improvements. The comparisons provided by the chart provide an insight into multiple family developments in the city. The Planned Development Zone is commonly sought because of the flexibility it allows in regard to zoning standards such as setbacks and open space requirements. However, multiple family residential uses, boarding houses, rooming houses and single room occupancies would also be allowed in the R-3, Residential Zone; and in the C-1, C-2, Commercial Zones, and the I, Industrial Zone, with approval of Use Permits.

TABLE 34 A
THE CITY OF MADERA
COMPARISONS OF RECENTLY APPROVED APARTMENT PROJECTS

	Sunrise Terrace	Madera Villas	Las Brisas	Bridge View	Town & Country
Site Area	2.88 Ac.	7.5 Ac.	5.4 Ac.	8.8 Ac.	7.6 Ac.
Potential Density	41	137	66	173	97
Proposed Density	52	136	81	123	92
Approved Density	52	136	81	123	92
Units per Acre	18	18	15	14	12
Number of Bedrooms	2-4	2-3	1-2	2-3	2-3
Site Coverage	27%	46%	21%	47%	25%
Square feet	33,872	152,426	52,200	182,142	82,764
Open Space Required	39,000	102,000	60,750	77,250	69,000
Parking - Required	104	244	150	246	184
Provided	106	255	150	246	184
Height - Stories	2	2	1	2	2
Zoning	R-2	PD2000	PD3000	PD3000	PD3000
Development Review	Use Permit	Precise Plan	Precise Plan	Precise Plan	Precise Plan

The lower than maximum densities, which is typical of apartment projects in the community, is also reiterated by the comparisons, with the higher density projects being at 18 units per acre. The lack of constraints imposed by City standards is reflected in the Site coverage and open space factors, with most of the projects providing more open space than required by zoning.

Of the projects listed above, Sunrise Terrace, Madera Villa, Las Brisas, and Bridge View will have units reserved for lower income families. These projects are also located in totally different parts of the community, which indicates that there is no discrimination against such projects based on their location in the City. In addition, Sunrise Terrace and Bridge View can be categorized as totally affordable housing projects based on project type and location. These factors are indicative of the fact that the City current land use regulations and procedures are not a constraint to development of affordable housing.

In regard to residential subdivisions and typical single-family projects, the majority of projects approved in recent years have had an average 6,000 square foot lot size. A complete listing of subdivisions is contained in Table 41 on page 76, and that chart highlights the wide range in

project scale and scope. The projects are about equally divided between R-1 Zoning and the Planned Development Zone, with the PD Zone offering the flexibility of smaller lots, density transfers, and common wall residential potentials. These type of projects have been more popular in recent years, although the small unit entry level product of build-out subdivisions is still the most common. The number of these approved in recent years and pending completion is another indication that the City's development procedures are not a constraint to the construction of affordable housing.

Permit Processing

A representative California residential building permit application for new construction takes approximately 12 to 24 months for approval. Permit processing delays add to holding and overhead costs, which increases further when interest rates are high. The magnitude of cost added on a State-wide basis is approximately \$5,000 to \$10,000 per unit.

Processing time for projects in the City of Madera is generally minimal. Multiple-family projects in Residential zones are permitted uses and therefore, require only administrative review. A project can be approved and underway for building permit applications in 2 to 4 weeks. This procedure, identified as a Site Plan Review application, was established in 1988. It better defines application procedures and project requirements and streamlines the process for many larger developments, which might otherwise be subject to Use Permit approval.

In Planned Development zones, a precise plan is required for the project and must be approved by the Planning Commission. The formal review period is four weeks. The time before approval typically ranges from 4 to 6 weeks and varies with time between the submittal date and the next regularly scheduled Commission meeting. Use permits are required for residential uses in commercial zones. The review period is the same as that for precise plans. It cannot be reduced due to the public hearing and environmental review notification requirements. Use permits have a fifteen-day appeal period and are valid for one year unless building permits are obtained. Extensions of this time frame may be requested if a project requires a longer period of time in which to obtain financing and prepare building and improvement plans.

The formal review period for tentative subdivision maps is 4 to 6 weeks. The applicant's preparation time and preliminary staff review may increase the time frames for subdivisions. The time frame often depends on the accuracy and adequacy of the initial plans. A requirement for an EIR will lengthen the process but an EIR can be processed simultaneously with the map. Review and processing times for tentative maps are minimal in the City of Madera since the City Council has delegated the decision-making process to the Planning Commission. Parcel maps for less than five parcels are approved by the City's Development Review Committee so that the processing time is only limited to the public hearing notification time frame.

The processing time for projects has been kept to a minimum. Staffing levels in the various departments responsible for development review are also kept to a minimum and may result in a slight increase in the time for processing of projects when the workload is heavy. Current staff in the Planning Division of the Community Development Department consists of the Director of Community Development, a Senior Planner, an Associate Planner, a half-time Assistant Planner, and two full time secretaries. The adequacy and accuracy of plans varies significantly among the various developers. Procedural guidelines have been developed and checklists have been made available for applicant's to reduce time in the preliminary plan

preparation phases. Revised application forms have also been created which contain an outline of procedures and application submittal requirements. At present, the staff of the affected departments has the ability to meet with an applicant to discuss a project on an information basis and assist in the preliminary planning for the project.

Building Codes and Enforcement

The State mandates that every local agency should adopt standards related to buildings and its functions. The City has adopted Uniform Building, Housing, Mechanical, Plumbing, Electrical, and Fire Codes. The State's mandates are being adopted with very limited amendment to suit the needs of the locality. The City's Building Division of the Community Development Department is supervised by the Building official and has a full time secretary, and two Building Inspectors. An additional full time employee serves as a Plans Examiner, and also does code enforcement for 10% of his time. Therefore, additional constraints are being kept to a minimum.

The Department has been experiencing a high level of activity in the construction of housing. Since 1986, the number of residential building permits has increased from 81 to 345 in 1991. Commercial activity has also shown a marked increase with the construction of two major shopping centers and two other large retail stores. As long as the interest rates remain low, the City expects a continuation of the present trend. Therefore, in the long run it is anticipated that the present work force of the department may not be adequate for effective enforcement of the Code and timely processing of projects.

Building activity for 1992 was about the same as 1991. A total of 351 residential units were added to the housing stock, with 18 being demolished, for a net increase of 333. Single family units totaled 209, while 142 multiple family units were constructed. Code enforcement activity was higher last year than previously because of additional staff time being devoted to the Neighborhood Improvement Program. Staff received 60 complaints regarding illegal boarding houses and 132 on substandard structures. Cases closed during the year included 21 illegal boarding houses and 28 substandard structures.

While Code Enforcement activity has resulted in abatement of illegal structures and corrections on substandard dwellings, there have not been a large number of families displaced by any of the City's Code Enforcement programs. Because of individual complaints regarding substandard structures, several residents in the recent past have had to be found other quarters because of health and safety problems. City staff worked with other agencies in attempting to resolve these displacement cases wherever possible. Relocation assistance has been a controversial issue in the community, and in addition to recognizing existing provisions in State Law, and regardless of problems with potential funding, a relocation program statement has been proposed (3.34).

Site Improvements

Each development includes standard right-of-way improvements pursuant to City Standard Specifications. These include street pavement, curb, gutter, parkstrip and sidewalk. Street lights and hydrants are required on standard spacing patterns. These improvements along with water, sewer, and storm drainage lines, as applicable, are required to be extended across the

property frontages. In some instances, right-of-way dedication is required consistent with the Circulation Element and adopted plan lines.

On-site improvements vary with the type of project proposed. The improvements are guided by City Code and Standard Specifications. The right-of-way improvements can be a major Cost of development; but they are essential to orderly development, the provision of services, and the health and safety of residents. An action taken by the city to reduce these costs to some extent, was the adoption of the 50-foot Residential Access Street Standard. This new street section has a narrower pavement width and contiguous sidewalk, along with a narrower right-of-way, all of which will lower the Cost of residential development.

The City's new General Plan also recommends automatic irrigation systems for medium and high-density residential projects. This along with low maintenance and drought tolerant plants should reduce the long-term costs for these types of projects. The State in their mandatory water efficiency regulations indicates that the cost of installing and maintaining water efficient landscapes should not exceed the costs of other landscaping. Any actual differential should be offset by lower maintenance costs in a very short time.

Infrastructure Provisions

Since passage of Proposition 13 in 1978, localities have turned increasingly to developer fees as a way of providing infrastructure. Local governments have had to address the need to provide required services and facilities, and the most direct means has been to charge those projects that are generating an increase in demands. The fees are typically recovered by developers through higher residential rents or sales costs.

While fees can be levied to pay for streets or sewer lines within a new subdivision, they cannot entirely replace the local government financial measures that may be needed to provide major infrastructure such as sewage treatment or water supply facilities. Some localities attempted to retain and accumulate fees until large projects could be undertaken, but the practice led to growing complaints from developers of fees collected with no action undertaken for years. Recent legislation and court decisions have limited local ability to collect fees for purposes other than those directly related to the project on which they are levied. The City of Madera has recently updated some of its development fees based these State guidelines, and is considering imposing others.

The difficulty of obtaining two-thirds votes for general obligation bond issues has contributed to the increasing use of other financing mechanisms, such as Mello-Roos bonds, through which property owners of large, sparsely populated areas can vote to impose taxes for water, streets, sewers, and lighting in new projects. The bonds can be sold, the land developed, and the bonds paid off through assessments on the owners of the new homes. This method is limited, however, to the specific properties involved, and reduces affordability more than a general obligation bond issue that spreads the obligation across the community as a whole.

Availability of City services, including water, sewer, and storm drainage is a major factor in growth patterns in the Madera. The City's water supply is ground water provided through a network of wells and looped water mains. The supply of water is adequate to serve the projected population for the foreseeable future. It will be necessary to add wells to the system as growth occurs. Water service does not present a constraint on development except in a few

perimeter areas where loop systems have not been constructed. In these cases, a developer may be required to construct off-site lines or limit the extent of development until such time as the loop is constructed.

Sewer line capacity is the major constraint of the City's sewage system. A system of interceptors carries effluent south and east to the treatment plant. At present, expansion to the east is being curtailed due to capacity problems. A proposal to form an assessment district to construct a new Road 28 interceptor has not been supported by property owners. The line was installed to Avenue 14 1/4 in conjunction with development of County Government facilities in the area, and alternatives for completing the interceptor will be considered as demands arise. Expansion to the north is also similarly limited. Capacity is available in lines serving the west and south sides of the City. The City will continue to pursue and support the establishment of assessment districts in these areas to finance the installation of needed infrastructure.

The extent and cost of maintaining and reconstructing deteriorating streets coupled with need for new street construction, widening and signalization, make resolution of this problem extremely difficult bi-annually, all streets are surveyed and prioritized by condition of the street and the type of improvement needed. This system does afford the means to earmark the available funds for the most necessary projects. Funds, however, are insufficient to meet the need particularly for street maintenance. Road construction and reconstruction needs have two new funding sources since the residents of Madera County did adopt Measure "A", effective October 1990, which established a 1/2 cent sales tax for road construction and reconstruction, and Proposition 111 was passed. The Redevelopment Agency will also be able to assist to some extent in the effort to improve and extend the City's infrastructure.

New growth and development in the community has created increased traffic and congestion in many areas of the City. Major improvements to reduce the congestion and improve traffic safety are needed. The City's Phase I Traffic Study prepared by Wilbur Smith Associates identified circulation system improvement needs in excess of \$22,000,000 for the Northwest area of the City. The Phase II City wide study that is nearing completion is expected to show similar needs in the remainder of the City. Although this plan will not result in direct impact fees similar to the Phase I Study, it will be the basis for a capital improvements program to address the needs of a growing population. This plan will be implemented by new impact fees under the State's guidelines for development fees.

A Master Storm Drainage Plan has been adopted for the City that utilizes permanent drainage ponds and runoff into the Fresno River. This system is being constructed as development occurs. In areas where the System is not in place, developers have been permitted to utilize temporary ponds. The developer retains ownership and maintenance responsibility for temporary ponds. The provision for use of temporary ponds avoids delays in development but requires extra construction work and reduces the unit yield of the project.

Development Fees

Proposition 13 in 1978 reduced local government income from ad valorem property taxes. Consequently, localities have tended to increase the burden of fees placed on new housing to finance infrastructure. After 1986 the statewide median percentage of fees in the cost of a new home, as reported in a number of partial surveys, has continued to increase. It is now assumed that in some areas fees can represent as much as 10 percent of the cost of a new home.

An increase in fee costs is a direct disincentive and constraint to the development of new affordable housing. Since most fees are levied on a per unit basis, it is economically advantageous to a developer to build more expensive homes. For lower cost homes, fees become an even greater percentage of total costs. However, in conjunction with density bonus projects, the City has waived application fees along with granting priority status for processing. The City will continue to consider these requests in conjunction with affordable housing projects on an individual basis in the future. The City of Madera fee structures and permit costs are identified below. Table 35 shows the present fee structure for planning processes and permits.

TABLE 35
THE CITY OF MADERA
PLANNING FEE SCHEDULE

General Plan Amendments	\$685.00
Annexations	\$350.00
Zone Change - under 5 acres	\$640.00
over 5 acres	\$765.00
Variance	\$270.00
Minor Use Permit involving no new construction; minor additions Of less than 3,000 Sq. Ft.:	\$270.00
Use Permits for New construction of 3,000 to 10,000 Sq. Ft., or 25 units or less:	\$345.00
Major Use Permit of more than 10,000 Sq. Ft. and more than 25 units:	\$495.00
Precise Plan for up to 10,000 Sq. Ft. or 25 units or less:	\$345.00
Precise Plan for more than 10,000 Sq. Ft. and more than 25 units:	\$495.00
Site Plan Reviews for minor projects and for new construction of less than 1,200 Sq. Ft.:	\$ 85.00
Site Plan Reviews for new construction of up to 10,000 Sq. Ft. and less than 25 units:	\$195.00
Site Plan Reviews for projects of more than 10,000 Sq. Ft. and 25 units or more:	\$425.00
Environmental Assessment	\$ 55.00
Housing Moving	\$220.00
Lot Line Adjustment	\$175.00
Tentative Parcel Maps	\$295.00
Tentative Subdivision Maps	\$545.00+
	\$ 2.00 per lot

Source: Community Development Department.

In addition, there are other application fees charged in connection with development. These are contained in Appendix 'F', Summary of Development Fees. Some of these fees are related to building permits for residential construction. These are summarized in Table 36 and translated into a sample building permit in Table 37.

TABLE 36
THE CITY OF MADERA
OTHER DEVELOPMENT FEES

Building Permit Fees

a)	Building permit fee (charged according to adopted fee structure)		
b)	Plan check fee -	0.65 x building permit fee	
c)	Plumbing, electrical, and mechanical fee per Code		
d)	Energy fee		
	Commercial/Industrial	Less than 3,000 s.f.	\$ 50.00
		More than 3000 s.f.	\$100.00
	Residential (per unit)	1 and 2 dwellings	\$ 75.00
		3 or more dwellings	\$ 25.00
e)	Commercial sewer capacity fee (minimum)		\$425.00
f)	Commercial development fee		
	Per acre annexed prior to 4/6/87		\$1700.00
	Per acre annexed after 4/6/87		\$3200.00
g)	Commercial drainage fee	\$0.15 per s.f. of roofed area	
h)	Residential capital improvement fee		
	1 and 2 family dwellings		\$2219.84/unit
	Multiple family dwellings		\$1174.47/unit
i)	School Impact fee (Paid to the School District)		
	Residential		\$ 2.65/s.f.
	Commercial		\$.26/s.f.

Source: Community Development Department, City of Madera

Although the total cost of local construction is not readily available, Table 37 does identify the local permit costs for a typical single family residence. Construction cost guidelines are provided in the Building Standards publication issued periodically by the International Congress of Building Officials, which includes the following information for one-story residential housing units:

	SQUARE FOOT COSTS	
	Wood Frame	Masonry
	Stucco	Common Brick
Standard Quality	\$52.30	\$60.80
Good Quality	\$74.00	\$78.00

These figures are to be multiplied by local multiplier factors to adjust to the given locality. The City of Madera has adopted a factor of 0.90. As a comparison, multipliers for other selected areas are as follows:

SQUARE FOOT COST MULTIPLIER			
Place	Frame	Masonry	
Fresno	1.13	1.14	
Los Angeles	1.38	1.39	
Merced	1.01	1.02	

According to the current multiplier, the construction cost for a typical 1,400 square foot wood frame house would be \$47.07 per square foot or \$65,898. The Construction Industry Research Board has also summarized characteristics of new homes sold in selected California counties. Their March 1985 report shows the average price, square footage, and average price per square foot for the Madera County sample of thirty units to be \$70,300; 1466 square foot; and \$47.95 per square foot. The average valuation for the 322 single family permits issued in 1991 was \$82,764. The following tables include information on fees that would be added to these basic construction costs.

TABLE 37
THE CITY OF MADERA
SAMPLE BUILDING PERMIT FOR SINGLE FAMILY DWELLING

Structure:	Single Family Dwelling -	1800 sq. ft.		
	Patio -	200 sq. ft.		
	Carport -	440 sq. ft.		
<u>Fee Item</u>		<u>Fee</u>		<u>Total</u>
Plumbing				
Permit fee		\$12.00		
Single family dwelling one bath		\$36.00		
Each additional bath		\$6.60		
				\$54.60
Mechanical				
Permit fee		\$12.00		
Residential fees 1501 - 2500 sq. ft.		\$24.00		
				\$36.00
Electrical				
Permit fee		\$12.00		
One & two family sq. ft. x 0.03		\$54.00		
				\$66.00
Building				
Permit fee		\$501.60		
Plan check fee		\$326.04		
Residential impact fee		\$2,219.84		
Construction water		\$9.00		
Energy fee		\$75.00		
				\$3,131.48
School Impact Fee				\$4,470.00
TOTAL PERMIT FEE				\$7,601.48

Source: Community Development Department, City of Madera

Non-Governmental Constraints

Affordability is the most widespread housing problem in California. Affordability problems occur when housing costs are so high in relation to income that households are required to pay excessive proportions of their income for housing, or are unable to afford any housing and are homeless. The housing affordability problem has many facets. To the homeless, it is the

inability to afford any housing at all. To the low-income household which has little money left over after paying for housing, it is a serious personal economic problem involving the inability to afford other necessities. To the adequately housed renter who wants to own a home but cannot afford it, it is a problem of not being able to achieve the "American dream" of home ownership. To the new owner who is heavily burdened with large mortgage payments, the problem is trying to make ends meet until household income rises.

According to the Construction Industry Research Board (CIRB) the median priced new home sold for \$178,000 in California in 1989. This was a 12.7 percent increase over the prior year and a seven-year increase of 63.9 percent above the 1982 median of \$108,600. These prices were for all types of conventional new home construction, both attached and detached. By type of ownership, single lot ownership accounted for 65.9 percent of new home sales in 1989; planned unit developments, 23.2 percent; and condominiums, 10.9 percent.

Since 1982, there has been a major bracket creep in new home sales prices in California. In 1982, homes priced below \$50,000 were about to disappear; by 1989, new homes selling for under \$70,000 had almost vanished. In 1982, 21 percent of new homes sold for less than \$70,000, including 4 percent that sold for less than \$50,000. In 1989, only 1 percent sold for less than \$70,000. There has been a corresponding increase in the high price brackets. In 1982, 19 percent of new homes in California sold for \$170,000 or more; in 1989 that percentage almost tripled to 54 percent. New homes selling for more than \$290,000 were 20 percent of 1989 sales, up from 3 percent in 1982.

New home prices in California remain far above the national level (\$178,000 compared to \$120,000 in 1989). However, the gap has declined slightly since 1982, as U.S. median new home prices increased 73.2 percent nationally compared to the 63.9 increase in California in the 1982 to 1989 period.

According to California Association of Realtors data, existing single-family detached home prices have increased much faster than new home prices since 1987. Since 1987, the median price for an existing home has gone up \$30,000 per year, an increase rate of almost 20 percent per year. However, this factor is more significant in areas which are growing below the statewide average, such as Marin, San Mateo, Santa Clara, and Los Angeles Counties, which are more highly represented among existing home sales than they are among new home sales.

Large numbers of new home sales are generally associated with the areas of high population growth. Consequently, rapidly growing areas, such as parts of the Central Valley, including Madera, which have below average housing costs, constitute a much higher percentage of new homes sales than they do of existing home sales.

There are a number of cost factors in the development of a housing unit. Among these is the cost of land, site improvements, infrastructure provisions, and cost of construction of the unit itself. Finance costs, advertising, developer's overhead, and profit margin must also be recognized in the final cost of a unit. Recent State energy conservation measures have also resulted in additional cost. The City's ability to affect these costs is minimal.

Interest rates continue to be a major constraint in the development and affordability of housing. While interest rates have gone down considerably since the early 1980s, they continue to impact all potential homeowners especially the lower income households. For example, a

\$75,000 house may be affordable to a family based on the factor of 2.5 times the annual family income; but interest rates, coupled with property taxes, mortgage and fire insurance, may place the monthly payment out of reach for the family.

Loan officers for several local financial institutions have indicated that they are actively participating in the federal Home Mortgage Disclosure Act and the Community Reinvestment Act with several types of home loan programs to assist low- and moderate-income customers in becoming homeowners. These programs can be tailored to fit their needs and resources, and include reductions in down payment costs and percent of home cost required as a down payment, allowance for higher debt-to-income ratios, reductions in processing fees, lower limits on income requirements and less credit history.

In addition, specialized loans are available for developers of housing for low- and moderate-income residents. The loan officers said that financing is readily available for these programs and they can be used throughout the community and that public files can be obtained through the branch Offices concerning the loan programs available and the loan history to date for the city.

Land and home prices vary within the community. Such factors as size, location, ownership, and amenities contribute to the variations. Lot sizes vary within the community, but not substantially. A typical single family lot is 601 by 1001 or 6000 square feet. Typical subdivision improvements include paved street, curb, gutter, sidewalk, and connections for water, sewer, gas, electricity, and telephone. In the recent past, typical improved subdivision lot have ranged from \$20,000 to \$30,000. Housing costs in the City of Madera are much lower than State averages. Table 38 provides a breakdown from the Madera Multiple Listing Service of the average sales prices for homes in the community and its immediate vicinity.

TABLE 38
MADERA AREA
AVERAGE HOUSEHOLD PRICES

<u>Type of Unit</u>	<u>Average Price</u>
2 bedrooms or fewer	\$ 92,414
3 bedrooms	\$120,026
4 bedrooms	\$164,531
5 bedrooms	\$259,633
Residential/PUD/Condo	\$125,635

AVERAGE HOUSEHOLD PRICES BY AREA

Area 1	-	Northwest	\$148,224
Area 2	-	Northeast	\$ 79,586
Area 3	-	Southwest	\$ 99,470
Area 4	-	Southeast	\$ 99,616

Source: Madera County Multiple Listing Service

The table above covers a larger area than just the City, and the suburban home prices have pushed some of the averages higher than they would be for homes within the City limits. From

other information regarding housing conditions, age, and occupancy, the southeast area of the City would more likely be in the same range as the northeast. The 1980 Census identified the median value of owner occupied units in that area to be approximately \$27,000.

Discussions with local real estate appraisers, realtors, and developers indicate that raw land prices vary with location in the City and allowable development densities. For single-family residential developments, recent price per acre of land varies from \$15,000 an acre to \$32,000 an acre; or \$2,500 to \$5,333 per residence at 6 units per acre. For land zoned for multiple family residential development, a "rule-of-thumb" high end cost would be \$4,000 per unit allowed, which again, will vary with the neighborhood. The land cost for a recent 50+ unit apartment development on 3 acres in a lower-income area was \$50,000 per acre; or \$2,770 per unit. In contrast, a recently completed 130+ unit apartment complex on 7.5 acres in a higher-income area cost \$70,000 an acre; or \$3,860 per unit.

New construction as well as projects in the approval stage in the City indicates a number of smaller units of 1000 to 1300 square feet have been coming onto the market. Split lot duplexes are priced between \$60,000 and \$80,000; single family detached units will range from \$70,000 to \$90,000. Larger units are somewhat higher in price. The 1990 Census indicates the median value of housing units in the City to be \$69,400, and the median rent was \$327 per month. As indicated above in Table 38, the overall average price for units in Madera, remains relatively low when compared to other areas of the State. The lower average valuation for the City is a good indication that are many homes that are at least in the affordable range for families with a wide range of incomes. Appendix "D" contains an income group and housing affordability analysis.

The median income for Madera is approximately 75% of the State's median income. This percentage of the median price of new homes sold in California would be approximately \$133,000 that would be much higher than the majority of homes being sold in Madera. In evaluating acceptable rents for low-income families under density bonus regulations, these would generally be in the \$285 to \$325 range. Since the median rent as noted above is \$327, many units should be in this category. Since the vacancy rate is so low, they may not be immediately available, and efforts need to be devoted to encouraging an increase in the number on the market. The same is true of units for Bale, since a home in the \$75,000 range should not be beyond the means a family in the median income range. However, qualification may be a problem, along with availability. A revolving loan fund and first time homebuyer programs may of assistance in this regard.

In summary, any impediments to housing development in the City of Madera appear to be minimal. The City's current land use regulations and development review procedures are some of the least restrictive in this region of the State. This fact, along with the lower land and construction Costs, and the City's overall lower fee schedule, are reflected by the number of the more typical residential developments in the community. Mobile home parks, manufactured housing, and secondary units have not been in demand since site built units remain so competitive. Given a continuance of the current favorable conditions, housing construction should continue at the same basic rate as in the past. Retention of the same types of programs, with some expansion is recommended to deal with any minimal constraints identified.

EXISTING HOUSING PROGRAMS IN THE CITY OF MADERA

The City has been funded under the Community Development Block Grant Program for approximately 8 years. These funds have been utilized in the southeast area of the City primarily for rehabilitation of single family residences of lower income persons. Some funds have also been used for street and infrastructure improvements, including storm drain systems. A program is now available to owner investors to assist them in eliminating any health and/or safety problems in their rental units. This ultimately assures the low-income tenants that they are living in safe, decent, sanitary housing.

To date, 194 units have been rehabilitated, and funds are available for another 23 units. Ethnic breakdown of the participants in the program has been 43% Black, 49% Hispanics, and 8% White.

The Madera Housing Authority is active in providing housing for low-income families. At present, they provide assistance for 770 families in the City. The Housing Authority owns 376 of these units: 100 units for farm labor families in 3 complexes; several elderly housing complexes totaling 146 units (26 for handicapped); and 200 conventional units scattered throughout the City (70 for senior citizens). They also manage 394 certificates for Section 8 housing. The Housing Authority plans to apply for additional Section 8 units to meet the continuing needs of low-income families for 2, 3, and 4 bedroom units, as funds become available.

The housing units provided under the Section 181 Programs are privately owned and maintained and located throughout the City and County of Madera. Currently in the pipeline, the agency has a preliminary application for 50 additional housing units with FmHA. The housing units, under a separate program, will be for seasonal migrant farmworkers. The State of California is now providing preliminary construction funds. FmHA will provide total construction cost. Upon completion, the housing units will be owned and subsidized by the State of California and managed by the Housing Authority.

The Housing Authority was successful in its 1990 application of a \$991,000 grant for comprehensive modernization improvements to our public housing units. An application for 1991 was submitted and recently an approval was received for \$1,004,000 grant monies to continue in our efforts to modernize our public housing units. Included in the grant are funds to hire a Police Officer, contracted with the Madera Police Department, to be used exclusively to patrol Housing Authority properties, to establish contact with residents and to encourage them to report activity to rid the areas of drugs, violence, crime and gang activities.

The Housing Authority was also successful in a Drug Elimination grant of \$48,000 in networking with the Madera County Action Committee to revive the after school child care program at Millview School. These funds will enable 18 resident children to attend free of cost and to benefit from after school care and education in drug awareness and preventative programs. Children attending this program are receiving a variety of educational and recreational benefits. Overall, benefits include improvement in children's behaviors, social skills, and school grades. Approximately \$10,000 was spent on computer equipment and software that will be of great value in their learning process.

In 1991, the Housing Authority was again granted funding in the PHDEP grant to continue the Millview after school program and to expand the program by including a Tutorial Program coordinated through the Madera Linkage Foundation. This will enable high school students to be employed to tutor elementary and junior high school students of housing units promoting 'at risk' students to enjoy learning and to attend school regularly. Also included is a Youth Commission developed in cooperation with the Madera Parks and Community Services to implement a teen recreational program for the City of Madera. The activities generated through this Youth Commission will provide young teenagers activities to occupy idle time that will promote self-esteem and divert them from irregular activities such as crime, gangs, and drugs.

Another Housing Authority program is the Comprehensive Intervention Program (CIP) designed in collaboration with the Madera County Department of Drug/Alcohol. This application was one of two awarded for funding in the State of California. It is a three-year program designed to target a large apartment complex known as Knox Park of which houses 44 families and over 140 children. The program utilizes an apartment unit from Knox Park and employs a Community Services Coordinator to provide educational/recreational activities both for children and adults.

One particular inequity the Housing Authority has found in the HUD funded program is that the requirement that gross income of families be used in determining need regardless of whether family members work or receive aid. Net income would seem to be a more equitable factor for determining eligibility because it would not place working families at a disadvantage. Staff at the Housing Authority also indicated that a large number of people request assistance that is not available. Application waiting lists at the end of 1991 totaled 2,096 with 819 being for Conventional Public low rent housing, 1,104 for Section 8 Rental housing subsidy, 102 for Section 8 Homeless, 44 for Farm Labor housing, and 27 for Senior Citizen housing.

Information on waiting time is not immediately available, but the size of the pool for each type of units indicates a substantial wait. This is probably the case for farm labor housing as well, although the waiting list is not lengthy. The small number on this list may be due to the lack of awareness that units may be available, and the limited number of units combined with a long waiting period. The short list should not be used as an indicator that sufficient units are available or that the number of farm labor families in need of housing is low.

Many of the people who apply at the housing authority are referred to the County Social Services Department. That Department has indicated that many of the persons seeking assistance are illegal aliens residing in Madera, and that many of these persons have inadequate housing. There are no housing programs available for them at this time, since farm labor housing provided under current programs are available only to documented persons (citizens or legal aliens). In addition to being a documented person, income from agriculture must be at least \$3,835 a year in order to qualify for farm labor housing.

Programs for funding for emergency shelter have not been sought in the past because of the limited amount of funds available to Madera County. However, more recently the Madera County Action Committee has received a grant for acquisition of an emergency shelter (15 units), transitional housing (14 units), and safe housing units (1). In regard to housing for the homeless, the Rescue Mission has completed construction on a two-story facility to house and feed the homeless. The dormitory facility sleeps 100. They have recently started construction of an emergency shelter for women and children.

The Redevelopment Plan funded with the 1987 CDBG program was adopted in December 1990. The emphasis for a redevelopment program has been placed on a revitalization of the downtown area but is not limited to that area. The City anticipates the use of the 20% of the tax increment funds that will come to the Redevelopment Agency for furthering of the efforts to improve housing for targeted income persons in the community, a complement to the current Community Development Block Grant Program. Use of the 20% funds are not restricted to the redevelopment area but rather can be used City-wide.

Among its overall programs, the Redevelopment Agency will focus efforts to affect the following aspects of the community: (1) improvement of local housing stock quality and low and moderate-income housing opportunities; and (2) creation/enhancement of recreational and cultural opportunities available to residents of the Project Area and the community at-large. Because of comparatively detrimental physical, social and economic conditions in the Project Area, the Agency will have to undertake a variety of specific activities, including providing needed public improvements, direct financial assistance to stimulate quality private development, financial assistance of rehabilitation of existing improvements, and other related activities which would induce private investment in the Project Area. Additionally, the Agency may assist owner participants or prospective developers by providing tax exempt financing to reduce project development costs, by assisting with site acquisition and assembly, and by relocating, as necessary, existing tenants of properties involved in redevelopment activities.

It is a mandatory policy for the Redevelopment Agency to expend over the duration of the Plan, the monies in the housing fund to assist in providing housing for persons of low and very low income. This is to be in at least the same proportion the total number of housing units needed for those income groups which are not being provided by other governmental programs bears to the total number of units needed for persons of moderate, low and very low income within the community. The Agency recently determined to set aside 20% of the net proceed from the 1992 Bond Anticipation Notes for Housing, in the amount of approximately \$1,040,000, and further allocated \$265,520 for additional housing projects.

Of the units completed in the Redevelopment Area, 42% must be available for occupancy by very low income households, 23% by low income households, and the remaining 35% may be for any of the low and moderate income groups. Participation by other agencies in providing housing in these categories would reduce the redevelopment agency's obligation accordingly.

In reviewing how the Agency will expend its housing fund, the following criteria is considered to be important:

- Projects with the Redevelopment Project Area.
- Projects in proximity to the downtown area.
- Projects addressing blighted conditions in the southeast part of the community.
- Projects which replace substandard structures.
- Preference will be given for projects providing a return to the Agency.
- Preference will be given to projects providing for longer-term affordability.

Utilizing the above criteria, the Redevelopment Agency recently approved participation in five private, projects that had been a part of 9 projects requesting assistance from the Agency. A Housing Project Review Committee reviewed these projects, and based on presentations by

the developers, the Agency agreed to provide \$1.3 million in financial support for those projects. These projects will provide for a wide range of housing opportunities, from very low-income units to senior citizen housing. The Agency determine to Bet aside 20% of the net proceeds from the 1992 Bond Anticipation Notes for housing and subsequently set aside 20% of the proceeds of the 1993 Tax Allocation Refunding and Redevelopment Project Bonds totaling approximately \$1.5 million. These funds represent five to eight years of the 20% tax increment set aside depending on the growth of the increment.

The projects scheduled to be assisted with redevelopment housing funds during the planning period of the Housing Element are listed below:

- Sunrise Terrace, a fifty-two unit apartment complex, will utilize tax credits, City density bonus provisions and redevelopment assistance to commit twelve units for low income households and forty units for very low income households for a period of fifty-five years.
- Sierra Vista Subdivision will include the construction of an estimated twelve units for sale to low income households. The cost of units will be reduced through assistance with construction loans and down payment and closing costs.
- Through a joint venture of the Redevelopment Agency, the Housing Authority and Joaquin Valley Estates Corporation, three single family units will be constructed for very low income households.
- Joaquin Valley Estates will develop an eighty-unit senior citizen apartment complex with CHAFA financing, density bonus provisions and redevelopment assistance. The project will include ten units for low income and six for very low-income households.
- The willow Springs subdivision will use funds to assist approximately thirty-three low and moderate income households with down payment and closing costs. It is anticipated that seventeen of the units will be purchased by low-income households.

In summary, \$1.3 million will be expended to assist in the provision of 116 units including 49 units for very low-income (42%), 51 low-income (44%) and 16 moderate-income (14%) households. Funds repaid to the Agency will be utilized for similar projects.

Although essential to meeting housing needs, the provision of a sufficient number of dwelling units will not in itself ensure that the entire population will be adequately housed. A large segment of the population is living on very low incomes. As housing costs have risen in recent years, many of these households have been forced to apply an excessive amount of their budget to housing costs. In order to remain in the house of their choice, some residents, such as the elderly, pay such a large portion of their income on housing that they are unable to purchase other basic living necessities.

In the case of the large family, lack of sufficient income usually restricts housing choice to the least expensive dwelling, which is usually inadequate for their needs and frequently deficient in quality and size. For many other households who have sufficient income to purchase quality housing, choice of housing location is still frequently denied because appropriate housing at

neighborhoods.

reported to the proper authorities to

programs 3.45 are recommended to

HOUSING NEEDS ASSESSMENT

The community profile presented in Section II, the constraints discussion of Section III, and the Madera County Housing Needs Plan provide the basis for assessment of housing needs in the community. Those needs are summarized in this section and will serve as the basis for the housing program for the City of Madera.

EXISTING NEEDS

Housing Needs of Special Groups

The Elderly: In 1940, about 7% of the total population were persons 65 years and over. This percentage increased to 12% in 1970 to 11% in 1980, and 12% in 1990. While the percent of elderly has remained stable, the total number of elderly persons has increased over the years. A total of 1,846 in 1970 increased to 2,471 in 1980 showing a 34% increase during that 10-year period. The 1990 Census indicates that number has increased to 3,385, a 46% increase.

According to the census, 793 elderly persons (65 years or over) lived alone in 1980, while 925 were one-person households in 1990. Of the 7,359 total occupied housing units in Madera, about 22.2% (1,637) had an elderly person as a householder. In 1990 that number increased to 3,320 or 38% of the 8,788 occupied units. In addition, in 1990 another 1437 occupied units had a member who is 65 years or older living in the unit.

In summary, in 1980 a total of 25.3% of owner-occupied units and 18% of renter-occupied units had a person 65 years or over as the head of the household. In 1990 that changed to 32% for owner-occupied units and 14% for renter-occupied units. The elderly population in the community continues to need attention in regard to transportation, recreation, and especially in housing.

The City of Madera contracts for a Dial-a-Ride system that provides transportation for the elderly in the Madera area. The Senior Citizens Program operated by the City Parks and Community Services Department, include recreation activities, senior lunches, and meals-on-wheels.

The Housing Authority program involves 146 elderly units, and has other housing and Section 8 certificates available for low-income persons including elderly (70). A need for additional units to serve the needs of elderly persons in the community was not apparent in the past. In 1985, a residential subdivision constructed for older adults (52 plus) failed to attract the target group despite the lower cost of units (49,000 to \$55,000). Renewed interest in this type of development was not expressed until 1991.

The Madera Housing Authority has indicated that the pool of applicants for elderly units has remained small, 27 at the end of 1991, unlike units for small to medium size families. There is also a waiting list of 20 to 25 for one of the privately owned complexes. The recently proposed and approved 81-unit senior citizen housing complex may be an indication of an increasing demand. However, as indicated in the population characteristic's section, a significant increase in this category should not be expected until the year 2010. As the number of elderly persons in the community increases, it may be necessary to add elderly housing units.

Housing assistance programs are required in this regard, as well as an inventory of smaller homes and housing projects specializing in senior citizens. As with the handicapped, this group of residents requires special consideration in the design and location of housing to meet personal needs, as well as access to transportation and services. To insure the City is able to assess the desire and need for these types of units, a monitoring program utilizing the senior Citizen Centers should be established.

The Homeless: Housing for homeless persons has become a concern in many communities, but the lack of data in regards to actual numbers make it difficult to assess the needs. The available 1990 statistics identified only 38 persons as being homeless. The 1990 Census indicates there are 76 homeless persons County-wide. However, reports and information from various sources indicates that number is much higher. The observed incidents include large numbers of illegal alien farmworkers and out-of-state persons who are seeking employment and shelters.

The Housing Authority had a waiting of 102 application for its Section 8 Homeless program at the end of 1991. State Code requires that local Housing Elements identify adequate sites to facilitate the development of emergency shelters and transitional housing within the locality. Because of this legislation, a locality should determine whether an unmet need for shelter or transitional housing exists. A City must also identify adequate sites which will be made available through appropriate zoning and development standards and with public services and facilities needed to facilitate the development of emergency shelters and transitional housing.

The Rescue Mission, established in 1985, provides meals for needy persons, has developed, and is continuing to construct lodging the homeless on a temporary basis. The Rescue Mission has completed construction on a two-story facility to house and feed the homeless. The dormitory facility sleeps 100. They have recently begun construction of an emergency shelter for, women and children. Because of church affiliations, the sources of grants, such as the State Emergency Shelter Program, are limited for the Rescue Mission, but the Mission is beginning to address the need.

As indicated previously, the Madera County Action Committee has also established emergency housing (15 units), safe housing (1 unit), and transitional housing (4 units) in the City. Although reliable or adequate statistics are not available, it seems obvious based on the increasing number in the female head of household category and the Housing Authority waiting lists, that the City has a need for this type of housing. While these programs satisfy some of the demand, they obviously do not adequately handle the problem and the true need is not accurately reflected in the statistics. Since the City does not have the ability to conduct its own census, our plan has to be based on the information that is immediately available. However, the City could set up a monitoring program through the agencies mentioned above whereby the actual numbers and needs could more accurately be determined.

Small Households: A decreasing size of households has been observed in recent years. A 3.32 mean household size in 1960, decreased to a 2.91 in 1980, with a minor increase to 2.97% in 1990. The Housing Authority also had a waiting list of 290 for one-bedroom units at the end of 1991, which was about 14% of the applications. These factors suggest a continuing need for smaller housing units and newly constructed small units are appearing on the market.

However, since there is an obvious continuing need for this type of unit, the City could set up a monitoring program through the Housing Authority whereby the actual numbers and needs could more accurately be determined. A program for encouraging inclusion of smaller units in housing projects could also be developed.

Female Head of Household: Approximately 11.2% of the households in 1980, had a female head of household, and about 40% of these households were classified as being below poverty level. The number has increased to 18% or 1,647 in 1990. This two-tier situation presents several considerations in providing housing. This need is identified because of the traditionally lower earning power of women in the labor force, the need for child care facilities, and limited funds of these households with which to meet the family needs for food, shelter, and clothing.

Single households with children are much more likely to be at or below the poverty level than other house holds. It can be expected that these numbers will increase during the planning period, placing additional demands on their special housing needs. This includes specialized housing, such as emergency shelters, safe housing, and transitional housing.

At present, housing assistance to these households is provided through the Housing Authority, as well as the Madera County Action Committee and the Rescue Mission. The programs identified above for the homeless are also utilized by female heads of households. There is a continuing need for additional housing that the Housing Authority proposes to address. The housing rehabilitation program of the Community Development Block Grant has also rehabilitated many units with female head of households. Since this group makes up such a large percentile of the renter households, an increasing need can be seen for low and very low-income rental units.

While the programs above satisfy some of the demand, they obviously do not adequately handle the problem and the true need is not accurately reflected in the statistics. Since the City does not have the ability to conduct its own census, our plan has to be based on the information that is immediately available. However, the City could set up a monitoring program through the agencies mentioned above whereby the actual numbers and needs could more accurately be determined. Based on these more accurate assessments, improved programs could be developed to deal with an obvious need.

Large Families: In 1990, 20% of the housing units in Madera are occupied by five or more persons, with 11% by six or more persons. Table 18 shows that the presence of larger families is distributed almost evenly between owner and renter-occupied units. The lack of specific data in the past on the number of children per family and the incidence of overcrowding in large families has limited the ability to determine the extent of special housing needs of large families. However, the 1990 Census does indicate that almost 20% of the occupied units in the City are overcrowded.

The Madera Housing Authority has identified the greatest need for housing assistance in units with two bedrooms. There is also a need for additional one and three bedroom units. The need for four and five bedroom units for large families is less significant amounting to only about 10% of their waiting list at the end of 1991.

While the waiting lists have become larger, the ratios appear to have remained fairly constant. Therefore, while there does not appear to be as severe a need in this category, developers of rental units should still be encouraged to consider the inclusion of units for large families to assure that the need is addressed. In evaluating density bonus projects, a wide range in the size of the units could also be required. The Housing Authority could encourage the same relative to any future housing projects.

Farm Labor Families: Another housing problem in Madera is that of providing adequate farm labor housing. This population is comprised predominantly of male farm workers, although there are also large numbers of long-term farm labor households that have taken up residency in the community and have seasonal or year-round employment. The City routinely receives complaints of single family units occupied by numerous farm laborers or families. Investigations by City staff have shown as many as 10 to 20 or more residents in some units and adjacent sheds. These circumstances present serious health and safety problems, with inadequate toilet, shower, and kitchen facilities, and substandard structures.

As indicated previously in the Analysis of Existing Conditions Section, it is conservatively estimated that there are approximately 1,500 people living in substandard and illegal dwelling units in the City during the summer. Although there are others living in legal units which may be assumed not to be substandard, which would bring the total number of farm laborers in the community to a much higher level, these are the ones that are in the most need of housing. Since these types of units appear to be a problem primarily on a seasonal basis, it is also assumed that most of these workers are migrants.

This information, along with employment statistics, has indicated a definite need for a variety of housing types for farm laborers in the area. Migrant farm workers do not choose to live in severely substandard housing, on an extremely overcrowded basis, and paying more than they can afford because they make a free choice of that housing. They have no desirable options and choose from the alternatives open to them.

Other problems have also been identified with the housing and support needs for migrant farm laborers. Because the housing is generally only needed for a portion of the year, providing housing for this population is not usually an economical situation. Since a large number of the workers are in the area mostly during planting and harvesting times for local crops, it could be expected that a large portion of the migrant farm laborers move to other locations to "follow the crops," leaving the housing empty and unprofitable for much of year.

It also needs to be recognized that there is no "ideal" location for farm labor housing. While cities can provide urban services, such as community water and sewer lines, shopping, medical care, some entertainment opportunities, etc., the greater density of development and closer proximity of existing housing creates a greater likelihood of neighborhood opposition to farm labor housing in their neighborhood. Also, the large majority of farming is done outside of the city, so the farm workers have to be transported to the fields, creating more traffic, air pollution, and disturbances to the neighborhoods since the labor vans often come very early in the morning.

Perhaps a workable solution would be for the housing to be located outside the city limits, but close enough to be serviced by city water and sewer lines, and for more housing to be located on the farms on which the work is to be done. Both the City and County of Madera need to cooperate in resolving these problems. A program for a joint City/County Housing Authority is recommended, in addition to the possible use of Redevelopment Agency funding for housing to help meet these demands.

County Social Services staff, and other agencies and groups have indicated there are numerous requests for food and shelter that cannot be accommodated in existing State or County programs. Non-profit organizations are also attempting to provide food and shelter for the needy. While all of the housing problems in the City do not come from this group, it must be assumed that based on the importance of farming in the community and employment statistics, that a great deal of the problem in Madera relates to farmworker demands.

As previously referenced, the Housing Authority owns 100 units of farm labor housing, and had a waiting list of 44 applications at the end of 1991. Residency is restricted to farm labor families who are U. S. citizens or legal aliens. The Housing Authority also has a preliminary application for 50 additional housing units with FmHA. The housing units, under a separate program, will be for seasonal migrant farmworkers. Preliminary construction funds are now being provided by the State of California. Total construction cost will be provided by FmHA. Upon completion, the housing units will be owned and subsidized by the State of California and managed by the Housing Authority.

At present, the primary housing assistance to these households is provided through the Housing Authority. The housing rehabilitation programs of the Community Development Block Grant have also rehabilitated many farmworker households. Since this group makes up such a large percentile of the renter households, an increasing need can be seen for low and very low-income rental units. There is an obvious continuing need for additional housing in this category which the both the City and the Housing Authority, as well as the County of Madera, proposes to address.

Small to Medium Size Families: Need for subsidized housing is greatest in this household size as indicated in previous sections relative to the Housing Authority's pool of over 1,500 applications for 2 and 3 bedroom units at the end of 1991 (75% of the waiting list). Additional subsidized units are needed in Madera. The Housing Authority will be seeking funds for 50 new units each year to meet the demand.

The small to medium size unit is also the one that is most often constructed with the various types of housing projects in the City. As indicated in the section on nongovernmental constraints, many of these units currently satisfies some of the demand for this type of housing. However, it is obvious that more affordable housing is required to satisfy the remainder.

Handicapped Persons: Housing programs available for the handicapped are primarily available through the Housing Authority. Many of the units identified above for the elderly are also accessible for the handicapped. Although efforts were made to gather accurate information, it was difficult to determine the exact number of handicapped persons that require specialized housing. Although technically handicapped, some persons may be satisfied with

standard housing in available locations. Other persons with more severe handicaps may reside with families that care for that individual with no requirement for specialized housing.

The Central Valley Regional Center, Inc. reports that there are currently 24 licensed community care facilities in Madera, which serve anywhere from 2 to 6 clients. These clients are developmentally disabled and for the Most part are adults (149 v.s. 103). They attend day programs in Madera and work in the community. A total of 252 active clients are being served, with 158 located in home, and 94 in residential care facilities. The City should continue to insure that these types of programs are available. Continuing contact with responsible agencies should be maintained to allow monitoring of their needs.

Special Need Areas: Data presented in Section II, particularly that regarding income levels, condition of housing, and incidence of overpayment for housing suggests that particular attention to housing needs in Census Tract 9 is necessary. Sections of Census Tract 6 are also special areas of need followed by Census Tract 8. The City's housing programs have begun to address the needs. The program statements of this Element propose to continue to direct the efforts to Census Tracts 6 and 9 where the need is greatest. Tract 9 has already had target areas for CDBG rehabilitation efforts. A portion of 1990 Census Tract 6.02 was included in the most recent application approved in 1991. Future updates of the housing element should consider the needs of other areas of the community.

Housing Deficiencies

Overpayment: Overpayment for housing is a growing concern within the community. About 17% of the owners and about 42% of the renters pay more than 25% of their income for housing. These figures indicate the area for greater concern is with renter households. New construction of rental units would afford greater choice for the moderate-income persons. Public housing and subsidized units provided through the Housing Authority can best address the needs of low-income families who pay more than 25% of their income for housing.

Overcrowding: Overcrowding is a City-wide problem and a particular concern in two major areas of the City. Approximately 10% of the total units had more than 1.01 persons per room. In Census Tract 9 and 6, these figures were 22% and 15% respectively. Overcrowded conditions in owner-occupied units in Census Tract 9 are being addressed, by the housing rehab program that allows for bedroom additions. The nature of overcrowding in other areas has not been ascertained. The Housing Authority has not identified the need for housing for large families to be any greater than that of other groups.

Condition of Housing: In 1980, about 15% of the total units in the community were over 40 years old, and this figure increased to 32% for units which are over 30 years old. As Of 1990, these percentages have increased to 27% and 42% respectively. Age is not necessarily indicative of the condition of the unit, but extra effort may be required to maintain the unit for human occupation. It was estimated in 1991 that 24%, or 2,469 residential units in the City of Madera are in need of rehabilitation.

The area of largest need for rehabilitation is Census Tract 9 which has been the focus of the housing rehabilitation program under the Community Development Block Grant Program. Surveys conducted in conjunction with Community Development Block Grant applications

indicated that approximately 77% of the single-family units in this area to be in need of rehabilitation.

With grant application approvals, rehabilitation work has been completed on 194 units, and funds remain available to rehabilitate an additional 23 units in a portion of this same area. Based on lack of interest on the part of some owner occupants and owner investors, the City's focus has shifted to the second highest area of need which is Census Tract 6 where more than 160 units are estimated to be in need of rehabilitation based on age of structure data. A grant was recently approved to rehabilitate 24 units in a portion of 1990 Census Tract 6.02. Although the Rehab program has shifted its attention, the Redevelopment Agency will concentrate its efforts on the southeast, and attempt to generate interest through a broader out-reach program.

In addition to the CDBG program for both owner and renter occupied units, the City has used the State's Deferred Loan Rehabilitation for rehabilitation of 10 rental units. A neighborhood paint program could assist in improving the physical appearance of older neighborhoods. At this point, this has been only a Senior Citizen Center program, however, this is an effort that the Redevelopment Agency might explore.

Infrastructure: Reassessment of infrastructure provisions for the community's future development seems necessary. In perimeter areas where future annexations are expected, means to construct looped water systems must be developed. Sewer line capacity has become a constraint in recent development to the east and north of the community. Implementation of the Master Storm Drainage Plan continues to be a major factor in new development. Correction of existing problems has been achieved through City drainage fees, and development requirements. This has also been the case relative to water and sewer extensions.

The City recently adopted new development impact fees which should assist in the extension of infrastructure where it is needed most. The City should also continue to explore application of assessment districts in areas where there is a deficiency, and the Redevelopment Agency could utilize its housing program for southeast Madera to assist in that area. In regard to extending services beyond the City limits, an agreement was recently approved to allow expanded sewer services to an area in southeast Madera to allow development of a Farmers Home Administration project under County jurisdiction.

PROJECTED NEEDS

Regional Housing Needs

Since Madera County does not have a Council of Governments, the State Department of Housing and Community Development (HCD) has prepared the regional needs plans pursuant to Government Code, Section 65584. The Madera County Housing Needs Plan, prepared and adopted in 1991, is included in Appendix C, and is the primary basis for the discussion in this section.

The plan estimates the existing number of households and projects the number of households in each of the market areas of the County. It further allocates each housing market area's fair share of housing units for each of the four income groups. The housing market areas are: the Madera Market Area, the Chowchilla Market Area, and the Rural Market Area.

The Madera Market Area consists of the City of Madera, and the unincorporated area included in the Madera and Madera Southeast Census Civil divisions defined by the U. S. Census Bureau. The Chowchilla Market Area is represented by that city and the remainder of the County falls into the Rural Market Area.

Household Formation and Basic Construction Need

Under the 1991 Housing Needs Plan, the projected number of households in the City in 1997 is 10,434, which would be 11037 new households over the estimated 9,397 units existing in 1991. The 1986 Housing Needs Plan estimated the total units to be provided in 1992 to be 11,615, this is approximately 1,500 more households than currently exists. Given the City's occupancy rate, this indicates the growth rate was expected to be higher than actually existed. The new Housing Plan's projections represents an annual increase of approximately 2% each year compared to past and projected population increases of 4% per year. While these projections appear to be low, they do provide a base upon which to evaluate the available sites for residential development and the needs of the four income groups. The Housing Needs plan for the City of Madera is summarized in Table 39.

TABLE 39
THE CITY OF MADERA
ESTIMATES AND PROJECTIONS OF HOUSEHOLDS

	Number		Increase	Percentages	
	1991	1997		1991	1997
Very Low	2,631	2,843	212	28.0	20.4
Other Lower	1,785	1,904	119	19.0	11.5
Moderate	1,880	2,061	181	20.0	17.5
Above Moderate	3,101	3,626	525	33.0	50.6
TOTAL	9,397	10,434	1,037	100.0	100.0

Source: State Department of Housing and Community Development
See Appendix C

The Madera County Housing Needs Plan further identifies the basic construction need for the City. A total number of 1,381 new units need to be constructed between 1991 and 1997 to house the projected households. This projected basic construction need include some allowances for vacancies and normal market removals (torn, down, destroyed by fire, etc.). However, allowances for construction needed to replace units that are beyond repair and/or are not economically feasible to repair are not included. Therefore, the basic construction needs must be supplemented by estimates of construction needed to replace housing units that are not suitable for rehabilitation.

Community efforts to promote economic development are expected to result in some inflow of families to the Community. However, much of the job creation effort is directed toward utilization of the existing unemployed labor force. Since current estimates indicate the projected number of units are not far from that in existence, a demand for housing units beyond those projected in the regional housing needs plan for Madera should not be expected. However, a continuing demand may be expected in the very low and low-income ranges.

Housing Need by Income Groups

If the relative percent of increase in households in each income group is applied to the basic construction needs the range of housing types and costs can be identified. Basic construction need is determined using the household projections, adjusted by a vacant-not-for-sale factor and removal rate factor. There will be a need for 282 new units to house the expected number of very low-income households. This represents a 20.4% of the total basic construction needs. Expected need for other lower income households is 159 units representing 11.5% of the total needs. Moderate and above moderate housing units are to be increased by 242 and 699 respectively, representing 17.5% and 50.6% of the total basic construction needs.

The average yearly target for new construction by income group over the seven-year period is shown below. It is expected that most, if not all, of the needs will be constructed by 1997. Since construction needs are primarily controlled by market factors, it is difficult to formally assign targets for each year.

TABLE 40
THE CITY OF MADERA
BASIC CONSTRUCTION NEED BY INCOME GROUP

	<u>Yearly Target</u>	<u>1997 Total</u>
Very Low	47	282
Other lower	26	159
Moderate	40	241
Above Moderate	116	699
TOTAL	229	1,381

During the period from January 1, 1991 to January 1, 1992, 324 building permits for new residential construction for a net total of 336 new dwelling units. These 336 units can be added to the existing stock as a portion of the 1997 construction needs.

PRESERVATION OF ASSISTED HOUSING UNITS

In addition to the normal inability of building activity not being able to respond fully to housing needs or demands, the supply of affordable units is also threatened with reduction due to the approach of subsidy termination dates, owner opt-out dates, or expiration dates for a number of other forms of affordability restrictions linked to a wide range of local, state, or federal assistance programs. In the 1960s, the federal government provided low interest loans and rent subsidies through various programs administered by the Department of Housing and Urban Development (HUD) and the Farmers Home Administration (FmHA). In return, private developers/owners agreed to build or operate rental projects that were protected by up to 40-year low-income use restrictions. To stimulate private participation, the owners were given the option to terminate their contracts prior to the loan maturity dates. In such cases, the tenants may be displaced, and the inventory of available lower income rental units declines.

At current count, some 117,000 California rental units subsidized by HUD alone will be subject to termination or expiration of underlying subsidies between 1989 and 2008. Presently unknown but substantial additional numbers of units subsidized by FmHA, by state and local multi-family revenue bond programs, by local redevelopment agencies, by local inclusionary or density bonus programs and others, will become eligible for conversion to non-lower income Uses in coming years. The State now requires that local agencies evaluate at risk units within their community.

In response to a survey conducted by the Community Development Department, a determination has been made that there are only 7 units in the City which are at risk of losing use restriction during the 10 year planning period. Agencies contact regarding the inventory included the Madera Housing Authority, Madera County Action Committee, California Tax Credit Allocation Committee, the Madera Redevelopment Agency, and the Rehabilitation Division of the Community Development Department.

There were no Housing and Urban Development programs identified, while the 7 at risk units were Community Development Block Grant units, held under rental agreements as housing for the targeted income group. The Redevelopment Agency has not yet begun to implement its housing programs. The City of Madera is also not a qualifying rural FmHA area, and there are no State or local bond programs affected. The City does not have an inclusionary housing requirement in its Zoning Code, and while two density bonus projects have been approved, neither has been constructed. The California Tax Credit Allocation Committee indicated two apartment projects had been granted tax credits. However, the earliest date for change in status is 2018. The California Debt Advisory Commission has also indicated there are no units in Madera under their programs.

In regard to the at risk units under the City's Housing Rehabilitation Program, the rental agreements all expire within the next 5 years. Notice of Intent to terminate the controls are not required with this type of program. The units are all single family units rehabilitated with Community Development Block Grant funds. Since the City has an ongoing program, and a commitment to continue to pursue these programs through this planning period, replacement through other rental agreements is the most feasible and economical means of conserving these units. A program is recommended for conserving at least these 7 units during upcoming grant program administration.

AVAILABLE SITES INVENTORY AND ASSESSMENT

Relative to future basic construction needs, it has been indicated that during the period 1991-1997, the Community requires 1,381 new units. A breakdown of those units according to the income levels was also presented. The City's major responsibility is to provide adequate sites zoned to meet future construction needs. This section of the report is intended to evaluate the community to determine if there is enough area available and zoned for residential development in the City to satisfy future demands. While specific Sites can not be identified for various types of housing projects, locations where both private and public enterprises could devote their efforts can be pointed out. Further emphasis can also be added to the needs previously identified in this report.

TABLE 41
THE CITY OF MADERA
APPROVED RESIDENTIAL PROJECTS - IMMEDIATELY AVAILABLE SITES

<u>Project Name</u>	<u>No. of Units</u>	<u>Acreage</u>	<u>Map ID #</u>	<u>Status</u>
Villa Royale (Vineyards)	127 sf	57	1	Improved lots Tentative map
Northwest Estates #1-7	49 sf	58	2	Improved lots Tentative map
Pointe West	15 sf	10	3	Improved lots
Westgate Northwest 1 & 2	168 sf	59	4	Improved lots
Greystone	3 sf	1	5	Improved lots
Mansionette Estates	152 sf	46	6	Improved lots
Presidential Est.	71 sf	25	7	Improved lots
Town & Country Est.	127 sf	32	8	Improved lots
	92 mf	7		Approved plans
Asti Estates	82 sf	18	9	Tentative map
Pheasant Run #3	52 sf	13	10	Improved lots
Woodlands	75 sf	26	11	Improved lots Tentative map
Laguna Knolls	112 mf	5.6	12	Approved plans
Martin Tract	3 sf	.25	13	Improved lots
Florence Estates #2	5 sf	.5	14	Improved lots
Princeton Walk #2	20 sf	13	15	Improved lots
Kingsley Est. #1 & 2	107 sf	27.5	16	Tentative map
Country Meadows	155 sf	34	17	Tentative map
Crystal Heights	92 sf	20	18	Improved lots Tentative map
Northview Estates	123 sf	27	19	Tentative map
Orchard Estates	54 sf	13	20	Tentative map
Sierra View Estates #2	71 sf	18	21	Tentative map
Ellis Estates	98 sf	14	22	Tentative map
Sunny Haven	14 sf	2	23	Tentative map
Sunset Southwest	139 sf	30	24	Tentative map
Sunny Meadows II	29 sf	5	25	Tentative map
Sunrise Terrace	52 mf	3	26	Approved plans
Valle de las Brisas	81 mf	5	27	Approved plans
Riverwoods #3	10 mf	0.5	28	Approved plans
Subtotal	1,828 sf			
	347 mf			
TOTAL	2,127	570.35		

Source: Community Development Department

MAP 3

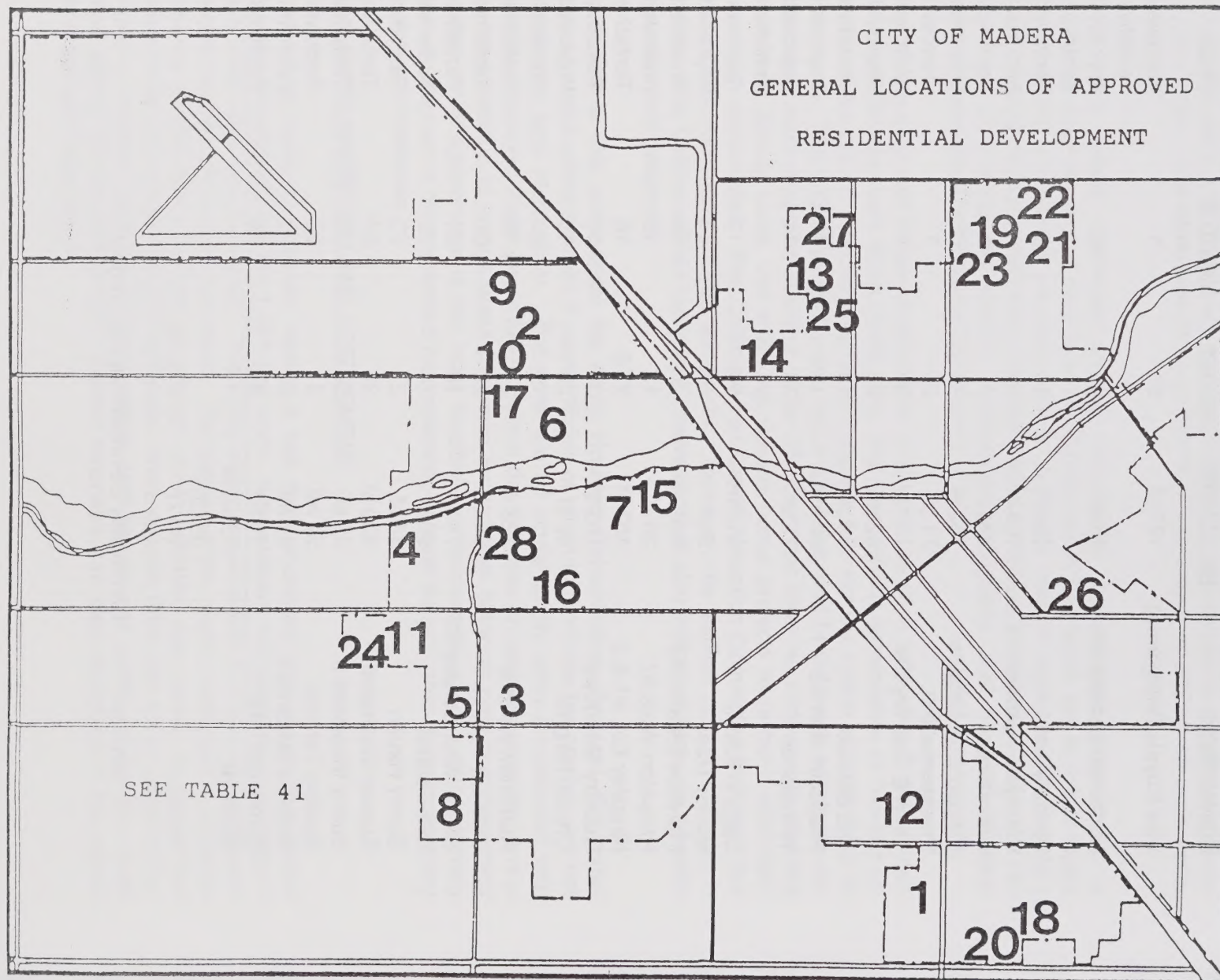


Table 41 summarizes projects that have been approved and are in the various phases of development ranging from approved tentative subdivision maps, precise plans, site plan reviews, and/or use permits to improved lots ready for residential construction. A total of 2,175 10tB/units are in these developments. In addition to these, there are a number of lots scattered throughout the community where only a building permit is required for residential development. These in-fill lots are generally zoned R-1, R-2, and R-3.

Other areas that are designated and zoned for residential developments but do not have current maps or plans on file are identified and summarized in the following tables. Table 42 identifies the areas by zoning classification, with total acreage in each zone.

TABLE 42
THE CITY OF MADERA
LAND ZONED FOR RESIDENTIAL DEVELOPMENT

<u>Area</u>	<u>Map ID #</u>	<u>Zoning</u>	<u>Acreage</u>
Owens and Sherwood	1	R-3	7.6
James Monroe School	2	R-1	6.0
	3	PD 3000	10.0
Adell & Merced	4	R-1	2.0
Kennedy & Tulare	5	R-1	4.2
	6	PD 3000	13.2
Wrenwood & Tulare	7	R-1	5.2
Lincoln & Tulare	8	R-1	4.3
Howard & Granada	9	R-1	3.0
I St. & Roberts	10	R-3	3.3
Linden & Laurel	11	PD 3000	2.9
Lilly & Sunrise	12	PD 3000	9.9
Clinton & Malone	13	R-2	1.0
Lilly & Canal	14	R-2	2.8
Fig & Clinton	15	R-2	2.5
Sierra Vista School	16	R-1	53.9
Clinton & Sycamore	17	PD 1500	1.2
Almond & Madera	18	R-1	18.0
Pecan & Barnett	19	PD 4500	3.2
Gary Lane & Emily	20	PD 3000	26.9
Cleveland & Granada	21	PD 12,000	191.0
Almond & Monterey	22	PD 4500	29.4
Schnoor & Ave 16	23	PD 2000	25.2
Westberry & Sunset	24	PD 3000	2.0
	24	PD 4500	6.0
	24	PD 6000	5.0
Sunset & Mainberry	25	R-1	103.0
	26	PD 4500	5.0
Tozer & Clinton	27	PD 4500	18.0
Yosemite & Storey	28	R-1	10.0
	29	PD 4500	39.0

Source: Community Development Department

MAP 4

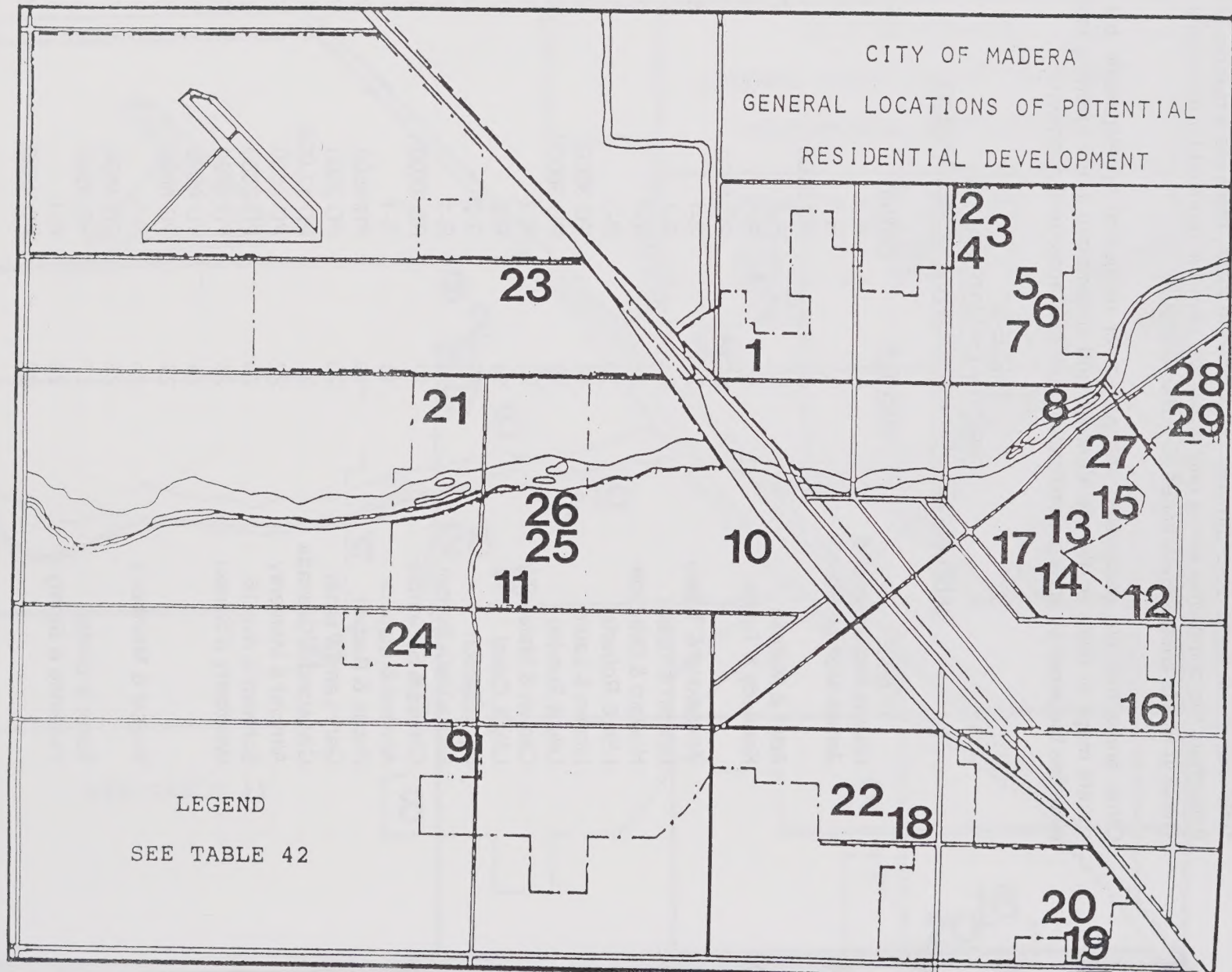


Table 43 identifies the total potential number of lots or units for these areas. In the PD, Planned Development Zones, this was based on an assumed net acreage of 85% of gross acreage for multiple family Uses and 75% of the gross acreage for single family uses, times the density specified in the Madera Municipal Code for each respective zone. The 75% factor was also used for the R-1, Residential Zone, while the gross acreage was utilized for the R-2 and R-3 Zones.

TABLE 43
THE CITY OF MADERA
AREA AND DENSITY AVAILABLE FOR POTENTIAL DEVELOPMENT

Zone	Gross Acres	Net Acres	Density Factor	Potential Lots/Units
R-1	111.9	83.9	7.26	609
R-2	6.3	6.3	14.52	91
R-3	10.9	10.9	29.04	316
PD 1500	1.2	1.0	29.04	29
PD 2000	25.2	21.4	21.78	462
PD 3000	54.9	46.7	14.52	678
PD 4500	100.6	75.5	9.68	730
PD 6000	5.0	4.3	7.26	30
PD 12000	191.0	143.3	3.63	520
TOTAL	507.0	393.3		3,465

Source: Community Development Department

The 2,127 units in development stages plus acreage zoned for residential uses yield a potential for 5,592 units. At 3.1 persons per unit, this would accommodate a total City population of over 46,000, and would carry the City's growth beyond the year 2000. Map 4 identifies the general locations of the potential development. The sites are spread throughout the community. The available acreage, the range of zones, and the geographic location should provide development alternatives for a wide variety of housing types, prices, and densities.

Most of the sites listed on Table 41 are available for development without major infrastructure constraints. The majority of sites identified in Table 42 are also for the most part available for development. However, the outermost parcels have longer distances to extend service lines if developed before closer-in sites are developed. Sites 12, 27, 28, and 29 face the some service constraint, including extension of sewer service through possible construction of interceptor lines.

Additional residential units may be realized in three other areas; infill of scattered small vacant lots; redevelopment of sites through replacement of single family units with multiple family units; and provisions for second units. In addition, the City's zoning Code utilizes density factors for each zone that allows for additional units on larger lots. For example, the R-1 zone allows one unit per 6000 sq. ft. of lot area; the R-2 allows one unit per 3000 sq. ft.

The range of zoning of available sites affords the opportunity for a variety of housing types. Present development patterns have single family detached units in the R-1 PD 6000, and PD 4500 zones; single family attached units (cluster units, planned developments, and split-lot duplexes) in the PD 6000 and PD 4500 zones; multi-family and mobile home parks in PD 3000; duplexes and apartments in R-2, R-3, and PD 1500 zones. Mobile homes on approved foundation systems can be placed on any residential lot. Mobile home parks can be developed in any zone subject to the density provisions of the zone.

Emergency shelters and transitional housing is also possible in a wide variety of zones, depending on type and size. Smaller transitional units for fewer than six individuals would be permitted in most zones, as would larger complexes in the high-density zones. Establishment of emergency shelters is permitted in the higher density residential zones, and requires Use Permit approval in the lower density zones.

The development of available sites would potentially yield 1,889 or 55% single family units based on potential units in the R-1, PD 12000, PD 6000, and PD 4500 zones. Building permits data for fiscal years 1986 through 1991 indicates 52% of the units for which permits were issued were single family, and 48% multiple family units. The available Bites and requests for higher density suggest that the past ratios for construction of single family to multiple family units may be continued.

In addition to the basic construction needs, the housing needs of each of the four income groups (very low, low, moderate, and above moderate) must be considered (see Appendix D). In regard to lower income households, rental units would typically be constructed in the R-2, R-3, PD 3000, PD 2000, PD 1500, and Commercial zones. There is the potential for 1,576 units to be constructed in these zones, which exceeds the projected need of 331 in 1997. This does not take into account the 347 multiple family units already approved, but not in the construction stage. It also does not take into account the density bonus potentially available for residential projects that provide housing units for low and very low-income households.

Single family attached and detached units would most typically be located in the R-1, PD 12000, PD 6000, and PD 4500 zones. The currently zoned sites will potentially yield 1,889 units. This does not take into account the 1,828 single family units already approved, but not yet in the construction stages. The existing housing stock (both single family and multi-family) can also meet some of the on-going housing demands for low-income families. While these numbers are large, satisfying the demands for lower income units remains a problem.

New construction as well as projects in the approval stage in the City indicates a number of smaller units of 1000 to 1300 square feet have been coming onto the market. Split lot duplexes are priced between \$60,000 and \$80,000; single family detached units will range from \$70,000 to \$90,000. While a home in the \$75,000 range should not be beyond the means a family in the median income range, for lower income families, qualification may be a problem, along with availability. Revolving loan funds and first time homebuyer programs maybe of assistance in this regard.

Single family attached and detached units are also expected to be the major housing type for moderate and above moderate-income groups. As indicated above, the currently zoned sites will potentially yield 1,889 units to meet the projected need for 940 units for moderate and above moderate-income groups. The units presently on the market are also largely affordable

to the moderate-income families. There is at present no lack of lots available for sale for construction of custom homes, and there are several areas already zoned that can be expected to fill this need in the future.

The community profile, the constraints discussion, and the assessment of housing needs in the community, serve as the basis for developing the housing programs for the City of Madera. In summary, there are sufficient sites available for development of units to meet the projected needs of each of the four income groups, as well as adequate sites where housing for groups with special needs may be developed. However, while the City has in the past and will continue to make land available for development of housing in all categories, dependence on private enterprise has not satisfied all of the demands. There is a continuing need to consider the requirements for a number of the special housing needs.

The City must continue to explore ways of providing that housing and development of funding sources to satisfy those unmet needs. Some of this need can best be met through housing assistance programs. It will be essential to continue and expand the public housing and Section 8 programs of the Madera Housing Authority to provide adequate housing for those households. The Redevelopment Agency can also be a new source of funding for development of programs within the Redevelopment Area. The City should also continue to work with the County to develop a joint Housing Authority, as well as cooperate in, assisting with the development of low-income housing projects adjacent to the City.

The various housing programs identified by Section IV are expected to be continued over the planning period for this Housing Element. The City will continue its housing rehabilitation efforts, and with our recent designation as an Entitlement Community, at least \$600,000 a year will be available for this and other programs the City wants to pursue. The Housing Authority will continue its activities in support of housing in the community based on prior levels of commitment. However, the amount of additional funding available will be dependent upon State and Federal sources, and the success of the Authority in competing for these funds.

In regard to the Redevelopment Agency, expenditures will be dependent upon the final Housing Plan adopted by the RDA. It should be expected that approximately 1.3 million dollars over the Housing Element's planning period would continue to be available for future housing programs. The Agency determined to set aside 20% of the net proceeds from the 1992 Bond Anticipation Notes for housing and subsequently set aside 20% of the proceeds of the 1993 Tax Allocation Refunding and Redevelopment Project Bonds, totaling approximately \$1.5 million. This amount could be increased based on returns from the projects in which the Agency has already agreed to participate.

HOUSING GOALS, POLICIES, PROGRAMS, AND IMPLEMENTATION

Review of Previous Housing Element

An update or periodic review of a Housing Element must meet all requirements for a Housing Element, as well as a review of the previous element to evaluate appropriateness, effectiveness, and progress in implementation. There are three parts to the information that should be provided.

1. "Effectiveness of the element": A description of the actual results of the earlier element's goals, objectives, policies, and programs. The results should be quantified where possible (e.g., rehabilitation results), but may be qualitative where necessary (e.g., mitigation of government constraints).
2. "Progress in implementation": An analysis of the significant differences between what was projected or planned in the earlier element and what was achieved.
3. "Appropriateness Of goals, objectives and policies": A description of how the goals, objectives policies, and programs of the updated element incorporate what has been learned from the results of the review of the prior element.

Review and Response to Quantified Goals, Objectives, Policies and Programs; and Analysis of Difference Between Projections and Results.

- 2.1 The City has annexed over 520 acres that were zoned for residential development at various densities. Some of these areas have already been approved for projects. In addition, almost 15 acres were rezoned for higher density residential development (in some cases, this involved a General Plan amendment).
- 2.2 While approvals were granted for four secondary units, or "granny flats", this is not a significant number. The City allows their development and it is not known why more property owners do not take advantage of the provisions. Perhaps a public awareness campaign might be considered.
- 2.3 The City has adopted a Density Bonus ordinance as an incentive for affordable housing. The City allows this type of development and it is not known why more property owners or developers do not take advantage of the provisions. Perhaps a public awareness campaign might be considered.
- 2.4 The City has continued to review development proposals for compatibility and for logical and efficient extension of services. This is an ongoing program and has allowed timely development, reimbursements by adjacent or intervening projects, and has kept the costs for providing services to a minimum.
- 2.5 The City continues to coordinate with the County to assure orderly growth with adequate provisions for services. This is an ongoing program and is an attempt to retain an orderly and cost efficient pattern for the extension of urban services.

- 2.6 While the City encourages developers to provide a wide range of units in residential projects, no mandatory provisions exist in the Municipal Code to enforce those types of requirement. A developer will respond to what is felt to be the best market demands for a particular type of project and location.
- 2.7 The City continues to encourage the preservation and enhancement of architecturally significant structures. This type of review has been a part of the City's Redevelopment Plan, and reviews are conducted in conjunction with each Community Development Block Grant.
- 2.8 The City continues to uphold the City's Fair Housing policy, and insures that its programs are not discriminatory in any way. This policy most often comes into play in conjunction with the Community Development Block Grants, but is also implemented by the Housing Authority.
- 2.9 The City continues to promote the use of energy conservation measures. This is primarily through enforcement of Building Code requirements, but also comes into play with project orientation. The City also recently adopted a narrower street improvement requirement that will contribute to energy conservation.
- 2.10 The City continues to coordinate with P.G.& E. in regard to energy conservation programs. This has primarily been in conjunction with the Community Development Block Grant program.
- 2.11 The City has created a half-time code enforcement position within the Community Development, in addition to a Building Inspector/Plans Examiner who devotes 10% of his time to code enforcement.
- 2.12 In regard to utilizing State and Federal programs, the City has applied for five CDBG's since 1986 and has received approval of four applications. The City also participated in Economic Development Block Grant applications in 1989 and an Economic Development Administration application in 1990 for infrastructure improvements. A Planning and Technical Assistance Grant application was filed in 1991, but was not approved.
- 2.13 The Housing Authority's programs have been expanded to increase the number of units available through Section 8 Certificates by 251 units. Grants were approved in 1990 and 1991 for a total of \$1,091,400 to modernize its existing housing stock. A Drug Elimination grant and a Comprehensive Intervention grant were approved in 1991, along with continuation of funding for Millview after school program. Authorization to seek funding for 35 new units was also recently granted.
- 2.14 Approximately 2000 new local jobs have been created since 1986.
- 2.15 The City has assisted the Rescue Mission in its effort to expand and provide additional emergency housing. A dormitory sleeping 100 has been completed and an emergency shelter for women and children is under construction.

- 3.1 The City continues to review development projects for consistency with the General Plan. This is an on-going program and will assist in tracking residential projects relative to the Housing Element.
- 3.2 According to the Census statistics, 356 units were added to the City's housing stock from 1985 to 1990. However, building permits were issued for a total of 1,055 units, with 803 to be one or two family and 252 to be multiple family. Although no statistics are readily available relative to valuation, the average valuation of one and two family units during that time frame was approximately \$46,000. While the target of the Regional Housing Needs Plan was not met, there were still a substantial number of units constructed in the \$65,000 to \$75,000 range, which would provide a housing source for families below the moderate income level. It is assumed the multiple family units would also satisfy some of that demand.

While the 1986 Housing Element, based on the Madera County Housing Needs Plan, projected 3,427 new housing units by 1992, according to Census statistics only 356 units were added to the City's housing stock between 1985 and 1990. Including the 259 added based on Department of Finance statistics in 1990, plus the 336 total units in 1991, only 951 units were actually constructed in this time frame. This left an apparent net deficit of 2,476 housing units.

However, it is obvious the 1986 projections were overly optimistic relative to population growth. If it had been correct, the housing unit expansion would have added approximately 10,280 to the City's population that would have brought the current total to 36,244. The City is not expected to reach that population now until 1997. Therefore, the basic goals were unrealistic relative to actual population growth and housing development. Comparing actual population growth to housing unit additions, the City came very close to satisfying actual demands, 1251 required v.s. 951 built during the planning period. Therefore, the City's vacancy rate continues to be very low.

Of the homes built, a majority of them were in the affordable range for lower income families, given the average valuation of \$82,764 for 1991. In addition 254 multiple family units were also constructed, with at least half being in the affordable range for very low income families, given the rents being charged.

- 3.3 The City has continued to review development proposals for compatibility and for logical and efficient extension of services. This is an ongoing program and has allowed timely development, reimbursements by adjacent or intervening projects, and has kept the costs for providing services to a minimum. The City has also continued to coordinate with the County to assure orderly growth with adequate provisions for services. This is an ongoing program and is an attempt to retain an orderly and cost efficient pattern for the extension of urban services.
- 3.4 Procedural outlines and application requirements have been prepared and included with all applications. The explanations provided should save time in preparing required application packages for Staff and Planning Commission review. This has seemed to provide the necessary information for project proponents.

- 3.5 The effort to form an assessment district to construct the Road 28 sewer interceptor was not successful due to lack of property owner interest. The City will continue to monitor this situation and explore other alternatives to complete this extension.
- 3.6 A west side interceptor has been completed which will serve residential development as far north as Avenue 16.
- 3.7 The Master Storm Drainage Plan is being implemented as residential projects are proposed and acquisition of ponds can be facilitated. This is an ongoing program and has allowed timely development, reimbursements by adjacent or intervening projects, and has kept the costs for providing services to a minimum.
- 3.8 Although mobile home parks are allowed in the Planned Development Zones and the City has very flexible development standards, and one particular property has had an agreement to allow construction of 120 units since 1990, no new parks have been constructed in the planning period. This lack of development appears to be due to local market factors beyond the City's control. The lower land and construction costs in this area have apparently kept standard residential development very competitive. However, the situation will be monitored, and standards can be developed as the need arises.
- 3.9 Although specific standards have not been developed for second units and the State requirements continue to apply, the restrictions on their construction continue to be very minimal. These units continue to be permitted in residential zones under State standards. However, only four were permitted during the planning period, and inquiries continue to be very limited. This lack of development appears to be due to local market factors beyond the City's control. Staff will continue to monitor this situation, and standards will be developed as necessary.
- 3.10 A comprehensive update of the City's General Plan has been completed. This Plan increases the range of residential densities and designations.
- 3.11 The Municipal Code has been amended to increase the time frames for which a Use Permit is valid prior to issuance of a building permit.
- 3.12 The City continues to enforce the State's Model Codes to insure safe and sound housing.
- 3.13, 3.14 The Housing Authority has continued to maintain its general public housing, units for the elderly, and farm labor units, as well as its certificate program for lower income households. At present, they provide assistance for 720 families in the City. The Housing Authority owns 376 of these units: 100 units for farm labor families in 3 complexes; a 76-unit complex for elderly; and 200 conventional units scattered throughout the city. They also manage 344 certificates and vouchers for Section 8 housing.

The Housing Authorities programs have been expanded to increase the number of units available through Section 8 Certificates by 251 units. Grants were approved in 1990 and 1991 for a total of \$1,091,400 to modernize its existing housing stock. A Drug Elimination grant and a Comprehensive Intervention grant were approved in 1991, along

with continuation of funding for Millview after school program. Authorization to seek funding for 35 new units was also recently granted.

- 3.15 The City has continued with its comprehensive street maintenance program and other service system maintenance and improvement programs. This is an ongoing program and is an attempt to retain the availability of cost efficient urban services for more affordable housing.
- 3.16 While funding has not been available for a neighborhood paint program, the City will continue to monitor programs that might allow such an effort to be initiated in the future.
- 3.17 Funding sources for smaller urban communities is very limited, and even the City's grant application efforts through the Community Development Block Grant program has not always been successful. However, the City will continue to monitor State and Federal sources for applicable funding.
- 3.18 There have been 56 units weatherized in the City since 1986 and additional units are completed as funds are available. Through the housing rehabilitation program, energy conservation and reduced utility costs have also been achieved for most of the 87 units that have been rehabilitated utilizing Community Development Block Grant funds. Self-help Enterprises has also committed their services to weatherizing an estimated 13 units for the current 1991 CDBG period. As with other programs, lack of funding has prevented this program from achieving its goal of 175.
- 3.19 The City continues to support and encourage the preservation and enhancement of architecturally and historically significant structures. This type of review has been a part of the City's Redevelopment Plan, the Downtown Revitalization Plan, and reviews are conducted in conjunction with each Community Development Block Grant.
- 3.20 Funding for 50 additional Section 8 housing certificates a year has not been available. However, the number of units managed has increased from 143 to 344. Additional units will continue to be added as funds are available.
- 3.21, 3.28 The City has rehabilitated 87 units since 1986 and funds have been approved for another 23. Through the housing rehabilitation program energy conservation and reduced utility costs have been achieved for most of the 87 units which have been rehabilitated utilizing Community Development Block Grant funds. Self-help Enterprises has also committed their services to weatherizing an estimated 13 units for the current 1991 CDBG period. The projected 275 units to be rehabilitated by 1992 has not been reached based on lack of funds. The City's 1990 CDBG application was not approved. However, funds for 23 units were approved in 1991 and 22 units in 1992, to be added to the 194 already completed.
- 3.22 The City was able to supplement its housing rehabilitation program through the Deferred Payment Rehabilitation Loan Program with rehab of 10 units on Clinton Street in 1987. The City will continue to monitor this program regarding its availability. Funding has generally not been available for urban areas, or has only been available in very limited amounts for short periods of time.

- 3.23 The City has approved a Redevelopment Plan and Redevelopment Agency that will assist in providing a funding source for housing programs.
- 3.24 A program for provision of emergency housing for persons displaced due to hazardous living conditions has been developed in the State's Housing Law. Since this must be implemented and enforced by legal action, the City is considering establishing similar provisions in its proposed Nuisance Abatement Ordinance.
- 3.25 The Madera County Action Committee has received a grant to establish 15 emergency housing units, one safe house, and 4 transitional units. The Rescue Mission has also constructed facilities for emergency housing, and additional facilities for homeless women and children are under construction.
- 3.26 The City through its Code Enforcement program continues to work with property owners to abate hazardous buildings. Approximately 20 residential units have been removed, either in voluntary compliance, or through standard abatement proceedings by the City.
- 3.27 Revenue sharing is no longer an active program on the part of the Federal Government.
- 3.29 Annual reports on residential construction in the City have been provided to the Planning Commission and City Council.
- 3.30, 3.32 A current list of approved residential projects has been developed by staff and is updated regularly, and an annual report of development activity is produced.
- 3.31 The Land Management system was not fully operational by 1988 due to staffing problems, which continue to exist. Since the basic program is available for input, that effort will be pursued as funding is made available.
- 3.33 The City continues to uphold the City's Fair Housing policy, and insures that its programs are not discriminatory in any way. This policy most often comes into play in conjunction with the Community Development Block Grants, but is also implemented by the Housing Authority. Further implementation will be on the part of the Redevelopment Agency and its housing programs.

Overall, the City made significant progress towards meeting the goals and programs of the 1986 Housing Element. Large areas of land were annexed for residential development and additional lands were zoned for multiple family uses. A density bonus Code amendment was adopted and several projects have been approved under those provisions, with a 52-unit apartment project under construction, an 81-unit senior citizen complex that has been permitted, and a 7-unit apartment project.

In regard to provisions for other affordable types of housing, the City allows "granny flat" housing units and manufactured housing on residentially zoned property. There has not been much activity in these categories, due to the relative affordability of site built residences. However, the City can still provide information on their availability and possibly expand their use in the future.

Mobile home parks are also permitted in multiple family zones, and the Planning Commission recently approved a plan for 120 units. Boarding houses and single room occupancies are potential uses in the multiple family zones, and several have been approved in recent years, including those operated by the Rescue Mission. This may be a housing type the City could encourage in the future relative to housing for farm laborers.

Through 1992, the City has received approval of four Community Development Block Grants and has rehabilitated 218 housing units in special targeted areas of the community. The City also recently received approval of its 1993 Grant Application for an additional \$500,000 to rehabilitate an additional 24 units. The City's recent designation as an Entitlement Community will guarantee the availability of these funds in the future. The City's Housing Authority has expanded its programs and increased the number of units available in Section 8 by 251.

During the period since the last Housing Element, building permits for 1,709 new housing units were issued, with 1,307 being single family units and 492 being multiple family. This residential development more than satisfied the more realistic goals of the Housing Needs Plan based on actual population growth over the planning period (1,251 units required).

In regard to units rehabilitated, 275 were projected and approximately 404 were completed. This included 218 units rehabed by the City through its Community Development Block Grant Programs, 90 units by the Housing Authority, and approximately 96 by the private sector. The prior Housing Element also estimated 376 units would be conserved. Building permit information indicates that approximately 1,036 units were remodeled by owner/occupants in the City, while 376 units had minor rehab by the Housing Authority, for a total of 1,412.

In terms of providing affordable housing units for lower income families, just the average valuation of \$46,000 for a single family dwelling unit over the planning period should be indicative that a large number was in the affordable range. Actual statistics from the City's Building Division indicate that a total of 486 units were permitted with values of less than \$65,000, which should be affordable to families in the lower income range in the City of Madera.

However, since very low-income families often have a difficult time qualifying as homebuyers, the multiple family and rental markets would be the primary housing source for them. As indicated above, 492 multiple family units were constructed during the planning period and the majority of these were in the range affordable for lower income families. Approximately 265 units, based on their location in the northeast and southeast portions of the community, were in this category, which would bring the total number of units provided to 751, as compared to the 450 units required by the more realistic goals of the Housing Needs Plan based on actual population growth over the planning period.

Although it is obvious that much has been accomplished by the City in regard to its housing programs, it is also clear that more remains to be done, particular in regard to housing for the very low income household in general. Using the information developed in this review of the Housing Elements prior goals and programs, along with the new information contained in the Update, an expanded list of programs has been included to assist in meeting those needs.

There are a number of policies and programs directed toward expanding and increasing available funding for affordable housing. These include Programs 3.9, 3.10, 3.11, 3.17, 3.20, 3.21, 3.30, 3.32, 3.33, 3.35, 3.36, 3.38, and 3.39. In addition, the next section details how the City on its own, through its Redevelopment Agency, is involved in expanding funding sources for housing development. The Plan also contains programs to deal with constraints, specifically Programs 3.4, 3.5, 3.6, 3.7, 3.13, 3.14, 3.18, and 3.42, which should assist in keeping housing costs down.

This strategy is to be implemented through cooperation of the housing needs of the community and through the cooperation of the City, other agencies, and the private sector. The role of the private sector is critical to the ultimate attainment of the housing goals. The City can facilitate the achievement of goals through streamlining of processes, securing federal and regulatory assistance, the removal of zoning barriers, and efficient use of resources, and the coordination of community-wide and housing agencies funding programs, whereby the housing needs of the most needy groups are met and the goal of self-reliance is achieved.

The implementation of the housing strategy is to be guided by the City's goals, policies, and programs set forth in the section of the Housing Element. The goals are the City's statement of its major objectives in the area of housing. These are followed by a list of policies that will guide and control public and private actions on housing issues. The programs extend the housing strategy. The City will continue to develop and implement programs and policies that will be for the benefit of the community. Each program shall have a specific, measurable, and achievable objective, along with the identification of the responsible agency or City Department. The funding source and time frame for the program. The programs focus on areas where the greatest need for assistance can be provided under the current state and federal regulations of the City.

3.4.2

- 1.1 To provide direct housing and related programs and assistance to all housing-related agencies of local, regional, state, federal, and private agencies, national organizations, and non-profit organizations.
- 1.2 To assist in securing funding for housing to meet the housing needs of all segments of the community.
- 1.3 To provide for a study of housing issues, such as zoning and building regulations, with the housing community and other interested parties.
- 1.4 To provide an advisory pattern of housing development patterns with housing-related organizations and agencies of the community.
- 1.5 To provide for the study of housing issues.
- 1.6 To provide for the study of housing issues and provide housing-related services to the community.

PROPOSED HOUSING GOALS, POLICIES, PROGRAMS, AND IMPLEMENTATION

It is the goal of the City of Madera to provide decent housing and quality living environment for all Madera residents regardless of race, religion, sex, marital status, ancestry, national origin, color, or economic level. To attain this goal, the City has developed its housing strategy. This strategy is three fold: First, it is oriented toward new development of housing and related facilities to meet future needs of the community; second, emphasis is placed on the conservation and maintenance of the existing housing with focus on retention of good, sound, affordable units; and third, the strategy is directed to the improvement of housing, the condition as well as affordability and adequacy of units for residents.

This strategy is to be implemented through recognition of the housing needs of the community and through the cooperative effort of the City, other agencies, and the private sector. The role of the private sector is critical to the ultimate attainment of the housing goals. The City can facilitate the attainment of goals through streamlining of processes; updating codes and regulations to address the needs; promoting orderly, and efficient use of services and the construction of affordable units; and utilizing available funding programs to address the housing needs of the lower income groups who are least able to afford adequate housing.

The implementation of the housing strategy is to be guided by the City's goals, policies, and programs set forth in this section of the Housing Element. The goals are the City's statement of its major objectives in the area of housing. These are followed by a set of policies that will guide and direct present and future actions on housing issues. The programs include the particular activities the City will pursue toward the attainment of the stated goals over the next five to seven-year period. Each program statement contains, where possible, a quantifiable objective, along with the identification of the responsible agency or City Department, the funding source, and time frame for the program. The programs focus on areas where the greatest benefit or assistance can be provided within the limited staff and financial capacities of the City.

GOALS

- 1.1 To provide decent housing and quality living environment for all Madera residents regardless of race, religion, sex, marital status, ancestry, national origin, color, or economic level.
- 1.2 To assure an adequate number of sites available for housing to meet the projected needs of all economic segments of the community.
- 1.3 To provide for a variety of housing types, sizes, price ranges, and densities compatible with the existing character and integrity of residential neighborhoods.
- 1.4 To achieve an orderly pattern of community development consistent with economic, social, and environmental needs of the community.
- 1.5 To conserve and improve the existing housing stock.
- 1.6 To assure safe, sanitary, healthful, and affordable housing units for all residents especially for those of low and moderate income and those with special needs.

POLICIES

Policies for Development of Housing

- 2.1 To ensure continued availability of suitable sites for construction of a variety of housing through regular review and amendment of the General Plan and Zoning Map.
- 2.2 To continue to provide for second units on larger residential lots where service lines have the capacity for increased density.
- 2.3 To recognize the housing needs of low and moderate-income persons and special need groups and encourage development of housing to meet these needs.
- 2.4 To continue to review development proposals for General Plan consistency and for logical and efficient extension of services.
- 2.5 To coordinate with the County of Madera to assure an orderly pattern of urban growth with adequate provision of urban services.
- 2.6 To encourage developers of rental units to consider units for large families.
- 2.7 Continue to encourage "in-fill" development on vacant lands within the City, and encourage higher density residential development through General Plan designations and zoning provisions.

Policies for Conservation and Maintenance of Housing

- 2.8 To encourage the preservation and enhancement of architecturally significant structures.
- 2.9 To continue to uphold the Fair Housing policy of the City of Madera.
- 2.10 To promote the use of energy conservation measures in residential units to conserve energy as well as reduce household utility costs.
- 2.11 To encourage the continuation of energy conservation programs offered through P. G. & E. including low interest financing of energy conservation measures.

Policies for Improvement of Housing

- 2.12 To support and promote vigorous code enforcement efforts on residential units to alleviate hazardous condition and achieve a safe and healthful living environment for all residents. A program for relocation of displaced families should also be considered.
- 2.13 To utilize Federal and State grant programs for the betterment of housing conditions and related infrastructure in residential development.

- 2.14 To encourage continuation and expansion of the programs of the Housing Authority to address the housing needs of lower income persons in the community.
- 2.15 To promote the creation of new jobs in the community and to improve the financial resources of residents.
- 2.16 To recognize and encourage the efforts of the Madera County Action Committee and the Rescue Mission to feed and house the homeless.

HOUSING PROGRAMS

Programs for Development of Housing

- 3.1 Program Statement: Continue to review development proposals for consistency with the General Plan, including the Housing Element, in addition to maintaining internal consistency between the mandatory elements of the General Plan. Prepare annual reports for submission to the Department of Housing and Community Development.

Program Responsibility: Community Development Department, Planning Commission, and City Council.

Funding Source: City General Fund - regular staffing.

Objective: Approval of Development proposals that are consistent with and carry out the intent of the General Plan, and Housing Element. The intent is to insure compliance with residential density requirements and implementation of residential development standards and Housing Element policy. The program is also to insure that the General Plan remains internally consistent and continue to meet the housing needs of the community.

Time Frame: On-going through annual reports provided to the Planning Commission and City Council.

- 3.2 Program Statement: Construction of new residential units to meet the basic construction need. The City shall establish a program to make property owners and developers aware of the density bonus provision in the Municipal Code. The City shall also consider a waiver or reduction of fees in conjunction with the provision of housing for senior citizens or lower income families. Programs to encourage development of both smaller and larger housing units within a project, such as granting of additional incentives, should be considered.

Program Responsibility: Private sector with City responsible for zoning of adequate sites for new housing units. City of Madera in conjunction with the Housing Authority and the Redevelopment Agency.

Funding Source: Unknown - private sector. Federal and State sources as available and Redevelopment Agency Housing Funds.

Objective: Construction of 1,381 new units by 1997. The intent is to encourage the private sector to satisfy as much of the communities housing as possible. However, the City and its agencies should continue to do whatever it can to insure unmet needs are satisfied.

Time Frame: On-going to 1997.

- 3.3 Program Statement: Continue to promote orderly growth and logical extension of urban services through coordination and cooperation with the County of Madera and other local service agencies.

Program Responsibility: Community Development Department

Funding Source: City General Fund and regular staffing.

Objective: Orderly growth with full provision of urban services in the urban area. The intent is to make the provision of urban level services cost efficient, and therefore residential development as affordable as possible.

Time Frame: On-going.

- 3.4 Program Statement: The City engaged the services of Giersch and Associates to design the Road 28 interceptor. The project is currently at the 30% design stage. This project was scheduled for initiation in 1995, with an estimated cost of \$860,000, and will be constructed primarily through the use of Impact Fees.

Program Responsibility: City of Madera.

Funding Sources: City Impact Fees.

Objective: To construct a 21 inch interceptor line in Road 28 to allow for orderly, economic and efficient growth and development on the east aide of the City.

Time Frame: 1995-2000

- 3.5 Program Statement: The City shall cooperate with the County of Madera and property owners in the area to complete the west side interceptor and construct the Avenue 16 and Ellis Avenue (realigned from Avenue 17) interceptor. This project was scheduled for initiation in 1995, with an estimated cost of \$2,000,000, and will be constructed primarily with Impact Fees. Due to lack of funding and interest, this project has not been started.

Program Responsibility: City of Madera.

Funding Sources: City Impact Fees.

Objective: To complete the west side trunk line to Ellis Avenue and construct an interceptor line east along Ellis Avenue to allow for orderly, economic, and efficient growth and development on the east side of the City.

Time Frame: 1995-1999.

- 3.6 Program Statement: Implement the Storm Drainage Master Plan to facilitate construction of an adequate storm drainage system to serve developing areas.

Program Responsibility: City Engineering Division.

Funding Source: Recently adopted City Residential Impact Fees.

Objective: An effective system to accommodate new development within the community.

Time Frame: On-going.

- 3.7 Program Statement: The City shall review standards and requirements for development of mobile home parks to insure that nothing regulatory is discouraging their development. The City shall consider establishing a program to make property owners aware of the advantages of the this type of housing and the ability to develop mobile home parks in the City. The City shall also consider a waiver of fees in conjunction with the provision of housing for senior citizens.

Program Responsibility: Community Development Department.

Funding Source: City General Funds - regular staffing. City will prioritize limited staff time to programs of greatest need.

Objective: An up-to-date set of standards that afford opportunity for development of mobile home parks in the City, and not discourage their construction.

Time Frame: July 2000.

- 3.8 Program Statement: The City shall consider development of standards for second units on residential lots beyond the existing general provisions of the State and City code in order to encourage development of affordable units within the limits of service capacities and special development parameters, and Subject to special design standards and criteria. If established, the City will publicize and promote this source of affordable housing by including information in City billings, and other publicity campaigns. The City shall also consider a waiver or reduction of fees in conjunction with the provision of housing for senior citizens.

Program Responsibility: Community Development Department.

Funding Source: City General Funds - regular staffing. City will prioritize limited staff time to programs of greatest need.

Objective: Create opportunity for additional affordable units, and not discourage their construction.

Time Frames: January 1994.

- 3.9 Program Statement: The Redevelopment Agency should consider creating a low-income housing trust fund. This would be a revolving loan fund for a variety of housing projects for lower income families.

Program Responsibility: Redevelopment Agency.

Funding Source: Redevelopment Agency.

Objective: Create opportunity for additional affordable units, as well as greater ability to conserve and protect those in existence.

Time Frame: July 1997.

- 3.10 Program Statement: The City shall consider initiating the creation of a nonprofit housing corporation. This would be in cooperation with the County, the Redevelopment Agency and the Housing Authority. This would be a private agency that could seek funding not available to public agencies, and would encourage development of housing opportunities, such as self-help projects.

Program Responsibility: City of Madera, County of Madera, Redevelopment Agency, and Housing Authority.

Funding Source: City and County funding along with State and Federal sources.

Objective: Create opportunity for additional affordable units.

Time Frame: July 1997.

- 3.11 Program Statement: The City shall continue to pursue creating of a Joint Housing Authority with the County of Madera. This would be an expansion of the existing agency, and would establish a broader base on which to seek funding and leverage projects with existing funds. It would also allow a more regional approach to solving the area's housing problems.

Program Responsibility: City of Madera and County of Madera.

Funding Source: City and County funding along with State and Federal sources.

Objective: Create opportunity for additional affordable unite.

Time Frame: July 1994.

- 3.12 Program Statement: The City shall consider re-initiating the program of providing emergency housing of the homeless at the armory during period of cold weather in the winter.

Program Responsibility: City of Madera and County of Madera.

Funding Source: City and County funding along with possible State and Federal sources.

Objective: Create a source of housing for the homeless, or emergency housing for families.

Time Frame: On-going.

- 3.13 Program Statement: The City shall create a local advisory commission on regulatory barriers to affordable housing.

Program Responsibility: City of Madera.

Funding Sources: City of Madera, Housing Authority, and Redevelopment Agency.

Objective: Review local ordinances and policies that reduce the supply of housing or increase the cost thereof.

Time Frame: July 1994.

- 3.14 Program Statement: The City will continue to maintain an inventory of government-owned land within the City and its Sphere of Influence and will analyze that land for potential housing sites. If appropriate sites can be identified, the City will build that inventory of property through acquisition of tax delinquent sales.

Program Responsibility: City of Madera.

Funding Sources: City of Madera, Redevelopment Agency, and Community Development Block Grant Funds.

Objective: Increase the supply of affordable housing through reductions in initial land costs.

Time Frame: On-going.

- 3.15 Program Statement: The City will consider utilizing its Redevelopment Agency housing set-aside funds for the purchase of lots for very low and low income housing, to be land-banked or used for the development of assisted housing.

Program Responsibility: Madera Redevelopment Agency.

Funding Sources: Madera Redevelopment Agency.

Objective: Increase the supply of affordable housing through reductions in initial land costs.

Time Frame: On-going.

- 3.16 Program Statement: The City will utilize its Redevelopment Agency to identify suitable sites and projects for assisted housing, and will provide funding assistance for acquisition or development of those projects.

Program Responsibility: Madera Redevelopment Agency.

Funding Sources: Madera Redevelopment Agency.

Objective: Increase the supply of affordable housing through reductions in initial land costs, or reduction in the costs of providing infrastructure.

Time Frame: On-going.

- 3.17 Program Statement: The City will utilize its Redevelopment Agency to establish a revolving loan fund to offer new home down payment assistance to qualified low income families.

Program Responsibility: Madera Redevelopment Agency.

Funding Sources: Madera Redevelopment Agency.

Objective: Increase the availability housing ownership through assistance in making the costly transition from renter to owner.

Time Frame: On-going.

- 3.18 Program Statement: The City will continue to work with and assist those developers who are willing to provide low-income housing. The City will take all necessary and proper action to expedite the processing and approval of such projects.

Program Responsibility: City of Madera.

Funding Sources: City of Madera.

Objective: Increase the supply of affordable housing through reductions in the costs of processing time and permit fees.

Time Frame: On-going, as requested..

- 3.19 Program Statement: The City will continue to encourage private developers to participate in the State's Family Housing Demonstration program. Information on the program will be provided through various City Departments and Agencies, and distributed by the Advisory Commission on Regulatory Barriers, the Building Industry Association, and the Board of Realtors.

Program Responsibility: City of Madera.

Funding Sources: City of Madera.

Objective: Increase the supply of affordable housing through reductions in the costs of financing projects.

Time Frame: On-going.

- 3.20 Program Statement: The City will continue to encourage private developers to make application for California Housing Finance Agency Subsidized Rental allocations which provide subsidized interest rates and operation subsidies to developers of rental housing projects. Information on the program will be provided through various City Departments and Agencies, and distributed by the Advisory Commission on Regulatory Barriers, the Building Industry Association, and the Board of Realtors.

Program Responsibility: City of Madera.

Funding Sources: City of Madera.

Objective: Increase the supply of affordable housing through reductions in the costs of financing projects.

Time Frame: On-going.

- 3.21 Program Statement: The City will encourage non-profit sponsors to make application for HUD Section 202 allocations for construction of rental housing for seniors and the handicapped. Information on the program will be provided through various City Departments and Agencies, and distributed by the Advisory Commission on Regulatory Barriers, the Building Industry Association, and the Board of Realtors.

Program Responsibility: City of Madera.

Funding Sources: City of Madera, Community Development Block Grant funding.

Objective: Increase the supply of affordable housing through reductions in the costs of financing projects.

Time Frame: On-going.

Programs for Conservation and Maintenance of Housing

- 3.22 Program Statement: Continued enforcement of building, electrical, mechanical, and fire codes to assure safe housing. The City shall continue to explore new sources of revenue to make its code enforcement programs self-sufficient, and work toward re-initiation of the Neighborhood Improvement Program, as well as development of new programs.

Program Responsibility: Community Development and Fire Departments.

Funding Source: City General Fund - regular staffing.

Objective: Safe and sound housing units.

Time Frame: On-going.

- 3.23 Program Statement: Continue to maintain public housing units for the elderly, farm laborers, and other lower income households.

Program Responsibility: Madera Housing Authority.

Funding Source: HUD Funds.

Objective: Maintenance of the existing elderly units, farm labor units, and other units.

Time Frame: On-going.

- 3.24 Program Statement: Continue to administer the Section 8 Housing Program to provide housing opportunities for lower income households.

Program Responsibility: Madera Housing Authority.

Funding Source: HUD Funds.

Objective: Provision of available certificates for housing lower income persons.

Time Frame: On-going.

- 3.25 Program Statement: Continue the Comprehensive Street Maintenance Program and other service system maintenance and improvement programs.

Program Responsibility: Public Works Department, in conjunction with Engineering Division on Improvement projects.

Funding Sources: General Funds, Gas tax revenues, regular service fees and fees associated with new construction.

Objective: To maintain and improve existing level of services in residential areas (streets, water, sewer, and storm drainage).

Time Frame: Annual review in conjunction with City Budget, activity; on-going.

- 3.26 Program Statement: Develop and implement a neighborhood paint program utilizing CDBG loan repayment funds.

Program Responsibility: Community Development Department, Rehabilitation Division.

Funding Source: Repayment funds from CDBG Rehabilitation Programs.

Time Frame: On-going, as funds become available.

- 3.27 Program Statement: Continue to explore Funding Sources other than CDBG funds as well as other means to promote housing rehabilitation throughout the community.

Program Responsibility: Community Development Department.

Funding Sources: City General Funds - regular staffing.

Objective: An active Citywide Housing Rehabilitation Program to conserve existing residential neighborhoods.

Time Frame: On-going.

- 3.28 Program Statement: Continue to seek out and utilize available funds for weatherization and energy conservation work in homes.

Program Responsibility: Community Development Department, Rehabilitation Division; current funds available through self-help Enterprises; the Fresno County Economic Opportunities Commission; and the Madera County Action Committee.

Funding Source: State and Federal grant and private utility company programs.

Objective: Conservation of energy and reduced housing costs for elderly and lower income households.

Time Frame: On-going (subject to availability of funds).

- 3.29 Program Statement: Support efforts to preserve and restore historically and architecturally significant structures through cooperative effort with private individuals and groups by providing staff assistance on planning and code issues.

Program Responsibility: Private sector with assistance from Planning and Building Divisions, and the Redevelopment Agency.

Funding Source: Private and City Funding along with Redevelopment Agency funding - regular staffing.

Objective: To recognize and preserve significant structures in Madera.

Time Frame: On-going.

Programs for Improvement of Housing

- 3.30 Program Statement: Utilize Section 8 Existing Program funds, as available, to subsidize housing costs for lower income households.

Program Responsibility: Madera Housing Authority.

Funding Source: HUD Section 8 funds.

Objective: Funding for additional households each year, as funds are available.

Time Frame: On-going, annual applications based on meeting eligibility requirements.

- 3.31 Program Statement: Continue the Housing Rehabilitation Program in the City, and preserve at least 55 housing units through rental agreements for targeted income families.

Program Responsibility: Community Development Department Rehabilitation Division; Redevelopment Agency.

Funding Source: Community Development Block Grant Funds; Redevelopment Funds.

Objective: Rehabilitation of 17-20 single-family units/year depending on funding availability. Rehabilitation of at least 123 units by January 1999. Preservation of at least 55 units for occupancy by low or very low-income households to replace the 55 at risk units currently under such rental agreements.

Time Frame: Annual application; on-going.

- 3.32 Program Statement: Continue to apply for and utilize the State's Deferred Payment Rehabilitation Loan Program, within the City's ability to administer the program and commit to annual ongoing monitoring programs.

Program Responsibility: Community Development Department Rehabilitation Division.

Funding Source: State Deferred Payment Rehabilitation Loan Program.

Objective: To supplement CDBG funds for rehabilitation of multi-family units, as funds become available.

Time Frame: Ongoing as funds are available.

- 3.33 Program Statement: Utilize available new funding sources to improve housing availability and conditions of lower income households.

Program Responsibility: Madera Housing Authority; Community Development Department; Redevelopment Agency.

Funding Source: State or Federal sources and programs.

Objective: To maximize housing opportunities for low-income persons.

Time Frame: On-going, applications to be made, as funds become available.

- 3.34 Program Statement: Develop and implement a program to provide short-term emergency housing for persons who must be moved from existing housing due to hazardous conditions.

Program Responsibility: Community Development Department and the Madera County Action Committee.

Funding Source: Investigate alternatives including State emergency housing funds.

Objective: To provide short-term emergency housing in serious abatement situations. The State has provided for this through legal action in the Housing Code. However, the City should consider further implementation and enforcement of these provisions.

Time Frame: On-going.

- 3.35 Program Statement: Support legislation which creates funds for emergency shelters that include administration costs and/or are of sufficient amounts that allow for program start-up and acquisition of emergency housing facilities.

Program Responsibility: Madera Housing Authority and the Madera County Action Committee.

Funding Source: State or Federal funds.

Objectives: Provision of emergency shelters for the homeless.

Time Frame: On-going.

- 3.36 Program Statement: Continue to work with property owners to abate dilapidated, hazardous buildings while pursuing funding sources for an active abatement program.

Program Responsibility: Community Development Department.

Funding Source: City General Funds for staff; other sources unknown.

Objective: To abate ten unsafe structures per year.

Time Frame: On-going.

- 3.37 Program Statement: Continue to incorporate energy measures into Housing Rehabilitation work, especially insulation and weather stripping.

Program Responsibility: Community Development Department, Rehabilitation Division.

Funding Source: Community Development Block Grant Funds.

Objective: To conserve energy and reduce utility costs for low-income families; 17-20 units/year.

Time Frame: On-going.

- 3.38 Program Statement: Utilize available funding through the Redevelopment Agency as a source to improve housing availability and conditions of lower income households.

Program Responsibility: Redevelopment Agency; Community Development Department.

Funding Source: Redevelopment Agency.

Objective: To maximize housing opportunities for low-income persons.

Time Frame: On going, as funds become available.

- 3.39 Program Statement: Within the City's ability to administer the program, will apply to the California Housing Rehabilitation Program-Owner Occupied Housing for funds to assist low-income homeowners with housing rehabilitation.

Program Responsibility: City of Madera.

Funding Sources: City of Madera.

Objective: Maintain the supply of affordable housing through rehabilitation of existing substandard ownership units.

Time Frame: On-going.

- 3.40 Program Statement: The City will sponsor a public information program in conjunction with the Housing Authority to inform rental property owners, landlords, and property managers about the benefits of participating in the Section 8 Programs.

Program Responsibility: City of Madera, and Housing Authority

Funding Sources: City of Madera, Community Development Block Grant Funding, and Department of Housing and Community Development funds.

Objectives: Provide affordable housing through an available rent subsidy program.

Time Frames: On-going.

Programs for Review and Monitoring of Housing Activities

- 3.41 Program Statement: The Housing Element will be reviewed annually and updated every five years. The General Plan shall be also reviewed to retain internal consistency. An annual progress report will be made to the Planning Commission and City Council on status of housing programs, recommended updates, and availability of sites to meet construction needs. The annual reports shall be submitted to the Department of Housing and Community Development.

Program Responsibility: Community Development Department, Planning Commission, and City Council.

Funding Source: City General Funds - regular staffing.

Objective: An annual report on status of housing, the Housing Element, and the General Plan

Time Frame: On-going, February of each year.

- 3.42 Program Statement: Maintain an inventory of vacant land by zoning classification along with a subdivision activity list for references in the evaluation of available sites for housing development.

Program Responsibility: Community Development Department

Funding Source: City General funds - regular staffing.

Objective: Current list of vacant land.

Time Frame: On-going, Bi-annual update.

- 3.43 Program Statement: Develop a land management computer program for purposes of tracking development and providing data base for housing and development activity.

Program Responsibility: City Finance and Community Development Departments.

Funding Source: General Fund special program, input through regular staffing. City will prioritize limited staff time to programs of greatest need.

Objective: A current and readily accessible database including condition of housing data.

Time Frame: July 1997, programs complete; January 1998, input of base data complete; ongoing updates.

- 3.44 Program Statement: Continue to collect data on housing construction and occupancy in group quarters for the State Department of Finance's preparation of annual population estimates and related housing data.

Program Responsibility: Community Development Department.

Funding Source: City General Funds - regular staffing.

Objective: Annual compilation of development activity.

Time Frame: Annual and on going.

- 3.45 Program Statement: Establish an expanded program in support of equal housing opportunity for all persons in Madera through enforcement of, and direct response to all claims of unlawful practices prohibited by the Fair Housing Policy. Enforcement efforts would be strengthened by making violations of the Policy subject to direct action on the part of the City of Madera. Direct implementation would be on the part of the Housing

Authority, the Redevelopment Agency, and the Housing Rehabilitation Division of the Community Development Department, under the direction of the Assistant City Administrator. Further implementation would be through a public awareness program and posting of advisory notices in both English and Spanish at various locations in public buildings and places of business. Information advising the public of the program, and the local administrator, would also be made available through the periodic newsletters published by the Parks and Community Services Department, and at various public participation events.

Program Responsibility: Housing Authority, Redevelopment Agency, Community Development Department, and the Department of Parks and Community Services, under the direction of the Assistant City Administrator.

Funding Source: City General Fund - regular staffing.

Objective: Implementation of the City's Fair Housing Policy, along with revisions to make infractions a violation of the Municipal Code and enforceable by City Staff.

Time Frame: July 1, 1994.

- 3.46 Program Statement: The City shall consider establishment of a mechanism whereby all of the housing programs in the City are monitored relative to actual housing applications. Available units, along with inquiries or requests for services, shall be tabulated on a regular basis in order to better judge total housing needs.

Program Responsibility: Housing Coordinator or Community Development Department.

Funding Source: City General Fund.

Objective: Ongoing assessment of housing needs and program evaluation.

Time Frame: On-going.

OVERALL HOUSING OBJECTIVES

QUANTITIFIED OBJECTIVES TO 1997

	New Construction	Rehabilitation	Conservation
Very Low Income	282	165	547
Low Income	159	101	571
Moderate Income	241	34	73
Above Moderate	699		24
Total	1,381	300	1,215

APPENDIX A

Derivation for Calculation of Persons of Spanish origin

According to the US Census, "persons of Spanish/Hispanic origin or descent are those who reported Mexican, Puerto Rican, Cuban or other Spanish/Hispanic origin ... origin or descent can be viewed as the ancestry, nationality group, lineage, or country in which the person or person's parents or ancestors were born before their arrival in the United States. It is important to note that persons of Spanish origin may be of any race."

Because persons of Spanish origin can be of any race, census data for the City of Madera does not provide a full picture of the Spanish origin population within the race categories. This is significant in that persons of Spanish origin are a major ethnic group in the City, comprising 42% of the population in 1980 and 53.8% in 1990

The methodology used to provide a better delineation of ethnic groups in the City was to subtract data on persons of Spanish origin by race from corresponding race categories provided for the total population. There may be some discrepancy in the resulting figures because data on persons of Spanish origin is divided into three race categories: White, Black, and other races while there are five race categories for the total population. In computing the ethnic groups, it has been assumed the persons of Spanish origin identified as being of "other races" are not members of the "American Indian, Eskimo, and Aleut" race nor the "Asian and Pacific Islander" race.

This method of identifying the ethnic composition of the City was also applied to data from census tracts. Data for the city's ethnic composition was derived from the US Census for 1980 and 1990 as follows:

TABLE 44
THE CITY OF MADERA
PERSONS OF HISPANIC ORIGIN

	1980	1990
White	2,573	5,236
Black	74	136
Other Races	<u>6,386</u>	<u>10,387</u>
Total	9,023	15,759

Source: Derived from 1980 and 1990 US Census

APPENDIX B

Method for Derivation of Income Groups From 1980 US Census Data

The State Department of Housing and Community Development (HCD) establishes income limits for four income groups as a percent of the median family income. Using the 1980 Census median family income of \$16,052 for the City of Madera and the established income levels (% of median income), the following income ranges have been determined.

TABLE 45
THE CITY OF MADERA
FAMILY INCOME RANGES

Income Group	% of Median Income	Family Income Range
Very Low	0 - 50%	\$0 - 8,026
Other Lower	50 - 80%	\$8,027 - 12,842
Moderate	80 - 120%	\$12,843 - 19,262
Above Moderate	+ - 120%	\$19,263 +

The second step in derivation of the population within each income group was to apply the family income ranges listed above to household income categories given in 1980 US Census. Since the family income ranges do not directly correspond to household income categories, the income ranges were adjusted to the nearest household income category. Those figures used in the housing element text are the resulting adjusted income levels as shown below.

TABLE 46
THE CITY OF MADERA
ADJUSTED INCOME-LEVELS

<u>Census Household Income Categories</u>	<u>Actual Family Income Ranges for City of Madera</u>	<u>Adjusted Income Levels</u>
Less than \$5000	Less than \$8026	Less than \$7449
\$5000 to \$7499		(Very Low Income)
\$7500 to 9999	\$8027 to \$12,842	\$7500 to \$14,999
\$10,000 to \$14,999		(Low Income)
\$15,000 to \$19,999	\$12,843 to \$19,262	\$15,000 to \$19,999
		(Moderate Income)
\$20,000 to \$24,999		
\$25,000 to \$34,999	\$19,263+	\$20,000
\$35,000 to \$49,999		(Above Moderate)
\$50,000 or more		

The following updated information regarding median income and household eligibility limits for Madera County was received from the State Department of Housing and Community Development:

TABLE 47
THE COUNTY OF MADERA
1990 INCOME ELIGIBILITY LIMITS

Standard	Number of Persons in Household							
	1	2	3	4	5	6	7	8
Very Low Income	11000	12550	14150	15700	16950	18200	19450	20700
Lower Income	17600	20100	22600	25100	27150	29150	31150	33150
Median Income	22000	25100	28250	31400	33900	36400	38950	41450
Moderate Income	26400	30150	33950	37700	40700	43750	46750	49750

Area Median Income: \$31,400

Source: Derived from HCD income limits for Madera County, April 1991.

APPENDIX C

**REGIONAL HOUSING NEEDS PLAN
FOR
MADERA COUNTY**

January 1991 to July 1997

ADOPTED: June 28, 1991

EFFECTIVE DATE: September 26, 1991

A 90-day period for local governments to propose revisions began on June 28, 1991 and expires on September 26, 1991.

INTRODUCTION

This plan has been prepared as the regional housing needs plan for Madera County by the California Department of Housing and Community Development pursuant to the provisions of Section 65584 of the Government Code. The plan contains Madera County's share of the statewide housing need to July 1997 and allocates shares of that need to the Cities of Chowchilla and Madera -and the County of Madera. The purpose of the plan is to provide the local governments in Madera County with their shares of the countywide housing need for inclusion in their housing elements by July 1, 1992.

The levels of household growth and construction need contained in this plan may be considered as minimum growth needs. Nothing in this plan should be taken to mean that a local government may not plan for more households than shown.

State law requires the regional housing needs plan for Madera County to be adopted by June 30, 1991 and to include shares of regional housing need through the ending date of the next housing element update (July 1, 1997). Consistent with these requirements, the determinations of local shares of regional housing need shown in Tables 1 and 2 contain determinations of local shares of regional need for the period from January 1, 1991 to July 1, 1997. Table 1 contains the estimated number of households on January 1, 1991 by income group, the projected additional households by income group between January 1, 1991 and July 1, 1997, and the projected households by income group on July 1, 1997.

Table 2 contains basic construction needs by income group through July 1997. It also shows the components that comprise the total. These include the existing shortage or surplus of units at the beginning of the planning period, the household growth allocations for the planning period, the number of vacant units needed because of the household growth, and the estimated number of normal market removals during the planning period. The methodology used in making the determinations contained in Tables 1 and 2 is described in the Methodology section of this plan.

Existing need is shown in both Tables 1 and 2. In Table 1, the "January 1, 1991" column shows the number of households, by income, who needed adequate housing as of the base date of the plan. In Table 2, the "1991 vacancy" need is 149 for Madera, -4 for Chowchilla, and 115 for the Unincorporated Area. This means that, compared to the desirable vacancy level needed for the healthy functioning of the housing market, there was a minor surplus of housing units in Chowchilla and a moderate shortage in Madera and the Unincorporated Area.

Tables 1 and 2 also both contain determinations of projected need. Table 1 shows, by income group, the number of additional households each local government is to plan for. Table 2 shows the construction needed to accommodate, by income, the additional households by July 1997, including an allowance for normal market removals.

TABLE 1
MADERA COUNTY
HOUSEHOLD PROJECTIONS BY INCOME GROUP
JANUARY 1, 1991 TO JULY 1, 1997

Jurisdiction and Income Group	Jan. 1, 91 Number (%)	Jul. 1, 97 Number (%)	Jan. 91 to Jul. 97 Number (%)
Chowchilla			
Very Low	687 (30.0)	736 (30.0)	49 (29.9)
Other Lower	481 (21.0)	516 (21.0)	35 (21.3)
Moderate	424 (18.5)	454 (18.5)	30 (18.3)
Above Moderate	699 (30.5)	749 (30.5)	50 (30.5)
Total	2,291 (100.0)	2,455 (100.0)	164 (100.0)
Madera			
Very Low	2,631 (28.9)	2,843 (27.25)	212 (20.4)
Other Lower	1,785 (19.0)	1,904 (18.25)	119 (11.5)
Moderate	1,880 (20.0)	2,061 (19.75)	181 (17.5)
Above Moderate	3,101 (33.0)	3,626 (34.75)	525 (50.6)
Total	9,397 (100.0)	10,434 (100.0)	1,037 (100.0)
Unincorporated			
Very Low	4,018 (22.8)	5,121 (23.4)	1,103 (25.9)
Other Lower	2,722 (15.4)	3,496 (15.9)	774 (18.2)
Moderate	3,271 (18.5)	4,097 (18.7)	826 (19.4)
Above Moderate	7,644 (43.3)	9,197 (42.0)	1,553 (36.5)
Total	17,655 (100.0)	21,911 (100.0)	4,256 (100.0)
County Total			
Very Low	7,336 (25)	8,700 (25)	1,364 (25)
Other Lower	4,988 (17)	5,916 (17)	928 (17)
Moderate	5,575 (19)	6,612 (19)	1,037 (19)
Above Moderate	11,444 (39)	13,572 (39)	2,128 (39)
Total	29,343 (100)	34,800 (100)	5,457 (100)

The income group estimates were prepared by HCD using definitions contained in State and federal law as implemented by HUD and HCD. The definitions involve relationships to median incomes and family size adjustment factors. These relationships and factors were applied to 1980 income data.

TABLE 2
MADERA COUNTY

BASIC CONSTRUCTION NEEDS
JANUARY 1, 1991 TO JULY 1, 1997

BY COMPONENTS*:

	<u>Housing Units</u>			
	Chowchilla	Madera	Unincorporated	County
Household Increase	164	1,037	4,256	5,457
1991 Vacancy Need	-4	149	115	260
1997 Vacancy Need	10	60	543	613
Replacement Need 1991-1997	38	135	289	462
Total	208	1,381	5,203	6,792

BY INCOME GROUP:

	Chowchilla	Madera	Unincorporated	County
Very Low	62	282	1,348	1,692
Other Lower	44	159	947	1,150
Moderate	38	241	1,009	1,288
Above Moderate	64	699	1,899	2,662
Total	208	1,381	5,203	6,792

*Basic Construction Needs were calculated using the formulas shown in the Appendix. The following were used in the calculations:

Chowchilla: a homeownership percentage of 57, a vacant-not-for-sale-or-rent percentage of 2, and an annual removal rate of .002.

Madera: a homeownership percentage of 51, a vacant-not-for-sale-or-rent percentage of 1.5, and an annual removal rate of .002.

Unincorporated Area: a homeownership percentage of 74, a vacant-not-for-sale-or-rent percentage of 8.5, and an annual removal rate of .002.

METHODOLOGY

Allocations of Household Growth

The allocations of shares of household growth shown in Table 1 are based on a continuation of the household growth patterns that occurred between 1985 and 1990. The trend line method of allocation is based on assessment of the expected economic conditions within the county during the planning period compared to the prior five-year period and on a determination that adequate sites and public facilities were available throughout the county during 1975 to 1990 and will continue to be available during the planning period. Basing the growth allocations on trend line and economic expectations takes into consideration market demand for housing, type and tenure of housing need, existing and projected employment patterns, and existing commuting patterns and public transportation facilities.

The rates of household growth allocated to the City of Madera and the Unincorporated Area reflect the predominance of the Highway 41 corridor and the Sierra foothills in growth in the county. The Highway 41 corridor includes the areas in Madera County, which provide the shortest commuting distances to employment in Fresno County. The immigration of retired households is primarily to the foothills. Sufficient land is considered to be available in the county, to accommodate the Unincorporated Area allocations on an infill basis without opening up additional agricultural land on the valley floor. This in part reflects the existence of major rural subdivisions that are not built out.

Farmworker housing need is included in the very low and other lower income allocations. Loss of units contained in assisted housing developments is not expected to be a factor during the planning period.

The household growth allocations in this plan do not include growth that may occur because of future decisions to locate new major facilities in the county. Specifically, the growth allocations do not include any growth associated with any future decision to locate a campus of the University of California in the county. If that occurs, additional growth should be planned for at an appropriate time.

Allocations of Household Growth by Income

Four income groups are used in this plan. They are: Very Low, Other Lower, Moderate, and Above Moderate. Definitions for these terms are given in the Appendix.

In allocating household growth by income, three housing market areas were established: 1) Chowchilla, 2) the Madera Area, consisting of the City of Madera and adjoining developed areas, and 3) the balance of the County. The 1991 income group distribution for the Madera Area was estimated. The income group allocations for the City of Madera are based on gradual convergence toward the income distribution in the Madera area. The City's allocations are based on reducing the income group differences between the City and the Madera area by approximately one-fourth by 1997.

Chowchilla and the balance of the county are each viewed as separate housing market areas with their own economic characteristics. The allocations for each of these market areas call for planning for the same percentages of households in each income group in 1997 as in 1991. This is based on the assumption that each of these areas will have the same economic characteristics in 1997 as each had in 1991. The allocations for the Unincorporated Area are the sum of the allocations for the unincorporated portions of the Madera Area and the unincorporated balance of the county.

Basic Construction Needs

The basic construction needs were prepared by, first, preparing each of the components shown in the "By Components" section of Table 2 and then determining the number of units needed by income group. The formulas used in calculating each of the components of the construction needs are shown in the Appendix. The ownership rates, the "vacant-not-for-sale-or-rent" rates and the annual removal rates used in the calculations are shown at the bottom of Table 2.

The percentages used in allocating the total construction need by income group are the percentages shown in the last, column of Table 1. This means that, for each local government, household growth and construction needs are allocated by Income using the same income group percentages.

USE OF THE PLAN

The principal use of the allocations in this plan is inclusion in the local Housing Element, as the shares of regional housing need. By doing this, the local government is planning to accommodate its share of the projected growth of the county and to provide opportunities for all income groups to have access to housing throughout the county.

Because regional housing needs plans are prepared a year or more before the statutory deadline for housing element updates, typically additional units have been built during the time period between the base date of the regional housing needs plan and the adoption of the housing element update. Local governments may reduce their allocations of construction need by the number of units that have been completed since the base date of this plan. Instructions for how to estimate the number of units completed by income group are available as part of a technical assistance package on housing element preparation which is available from HCD's Division of Housing Policy Development.

The shares of regional need contained in this plan are only a portion of the housing needs which are to be included in the local housing element. For example, Housing Elements are additionally required to include estimated affordability needs. This involves making estimates of the current number of lower income households (the very low and other lower income categories) who pay more than they can afford for housing.

Other existing needs that are to be included in Housing Elements but which are not included in this plan include estimates of overcrowding, of the needs of special groups, and of the number of housing units which are in substandard physical condition. Estimates of substandard units should include both estimates of the units that need rehabilitation and the units that are so substandard that they need to be removed.

The basic construction needs in this plan do not include allowances for all construction needs which result from the need to remove units which are beyond repair or are not economically feasible to repair. Units which are removed from the housing stock in the normal course of housing market activity (demolitions, changes to commercial use, etc.) are not necessarily the substandard units. Consequently, the basic construction needs are to be supplemented by estimates of construction needed because of the need to remove units that are in poor physical condition.

The determinations (shown in Table 2) that there was either a shortage or a surplus of housing units on the beginning date of this plan were made without regard to the physical condition of the housing stock, both occupied and vacant. The local housing element should estimate the number of units that are in substandard condition and assess whether there is sufficient existing standard housing.

PLAN REVISION PROCESS

Local Revision Process

The adoption of this plan by the Department commences a 90-day period during which the Cities of Chowchilla and Madera and the County of Madera may propose revisions to the plan. If there are no proposed local revisions, this plan will become final on the expiration of the 90-day period.

If a proposed local revision is submitted to the Department during the 90-day period, the Department has the 60-day period following the expiration of the 90-day local revision period in which to act. The Department may approve the proposed local revision, modify its prior determination, or indicate why the proposed revision is inconsistent with the regional need. If the Department does not accept a proposed revision, a public hearing may be requested within 30 days. The Department's final action on the local revision proposal shall constitute the local government's share of regional need which is to be included in the local housing element.

The standards and procedures for proposing local revisions, Department actions on them, and local government rights in the process are contained in Government Code Section 65584(c). A copy of that section is included in the Appendix.

Later Changes in the Plan

Prior to this year, state law permitted no changes in regional housing need's plans following completion of the statutory local revision process. Effective January 1, 1991, Government Code Section 65584(c)(5) provides for one type of change at a later date. The only change permitted is transfer of a portion of a county's allocation to one or more cities within the county. The transfer must meet the standards applicable to the original allocation of local shares of regional need and have the approval of the county, the affected cities, and the Department of Housing and Community Development. Events that might lead to use of these provisions include major changes in the local economy, changes in annexation policies or agreements, and the incorporation of a new city.

APPENDIX

Contents:

1. Copy of Government Code Section 65584.
2. Definitions of income Groups.
3. Formulas used in calculating basic construction needs (Table 2).
4. Copy of California Department of Finance estimates for January 1, 1991.

GOVERNMENT CODE SECTION 65584

65584 (a) For purposes of subdivision (a) of Section 65583, the share of a city or county of the regional housing needs includes that share of the housing need of persons at all income levels within the area significantly affected by a general plan of the city or county. The distribution of regional housing needs shall, based upon available data, take into consideration market demand for housing, employment opportunities, the availability of suitable sites and public facilities, commuting patterns, type and tenure of housing need, the loss of units contained in assisted housing developments as defined in paragraph (8) of subdivision (a) of Section 65583, that changed to non-low-income use through mortgage prepayment, subsidy contract expirations, or termination of use restrictions, and the housing needs of farmworkers. The distribution shall seek to reduce the concentration of lower income households in city's or counties which already have disproportionately high proportions of lower income households. Based upon data provided by the Department of Finance, in consultation with each council of government, the Department of Housing and Community Development shall determine the regional share of the statewide housing need at least two years prior to the second revision, and all subsequent revisions as required pursuant to Section 65588. Based upon data provided by the department relative to the statewide need for housing, each council of governments shall determine the existing and projected housing need for its region. Within 30 days' following notification of this determination, the department shall ensure that this determination is consistent with the statewide housing need. The department may revise the determination of the council of governments if necessary to obtain this consistency. The appropriate council of governments shall determine the share for each city or county consistent with the criteria of this subdivision and with the advice of the department subject to the procedure established pursuant to subdivision (c) at least one year prior to the second revision, and at five-year intervals following the second revision pursuant to Section 65588. The council of governments shall submit to the department information regarding the assumptions and methodology to be used in allocating the regional housing need. As part of the allocation of the regional housing need, the council of governments, or the department pursuant to subdivision (b), shall provide each city and county with data describing the assumptions and methodology used in calculating its share of the regional housing need. The department shall submit to each council of government's information regarding the assumptions and methodology to be used in allocating the regional share of the statewide housing need. As part of its determination of the regional share of the statewide housing need, the department shall provide each council of governments with data describing the assumptions and methodology used in calculating its share of the statewide housing need. The councils of governments shall provide each city and county with the department's information.

(b) For areas with no council of governments, the department shall determine housing market areas and define the regional housing need for cities and counties within the areas pursuant to the provisions for the distribution of regional housing needs in subdivision (a). Where the department determines that a city or county possesses the capability and resources and has agreed to accept the responsibility with respect to its jurisdiction, for the identification and determination of housing market areas and regional housing needs, the department shall delegate this responsibility to the cities and counties within these areas.

(c) (1) Within 90 days following a determination of a council of governments pursuant to subdivision (a); or the department's determination pursuant to subdivision (b), a city or county may propose to revise the determination of its share of the regional housing need in accordance with the considerations set forth in subdivision (a). The proposed revised share

shall be based upon available data and accepted planning methodology, and supported by adequate documentation.

(2) Within 60 days after the time period for the revision by the city or county; the council of governments, or the department, as the case may be, shall accept the proposed revision, modify its earlier determination, or indicate, based upon available data and accepted planning methodology, why the proposed revision is inconsistent with the regional housing need.

(A) If the council of governments or the department, as the case may be, does not accept the proposed revision, then the city or county shall have the right to request a public hearing to review the determination within 30 days.

(B) The city or county shall be notified within 30 days by certified mail, return receipt requested, of at least one public hearing regarding the determination.

(C) The date of the hearing shall be at least 30 days from the date of the notification.

(D) Before making its final determination, the council of governments or the department, as the case may be, shall consider comments, recommendations, available data, accepted planning methodology, and local geological and topographic restraints on the production of housing.

(3) If the council of governments or the department accepts the proposed revision or modifies its earlier determination, the city or county shall use that share. If the council of governments or the department grant a revised allocation pursuant to paragraph (1), the council of governments or the department shall ensure that the current total housing need is maintained. If the council of governments or department indicates that the proposed revision is inconsistent with the regional housing need, the city or county shall use the share which was originally determined by the council of governments or the department.

(4) The determination of the council of governments or the department, as the case may be, shall be subject to judicial review pursuant to Section 1094.5 of the Code of Civil Procedure.

(5) The council of governments or the department shall reduce the share of regional housing needs of a county if all of the following conditions are met:

(A) One or more cities within the county agree to increase its share or their shares in an amount which will make up for the reduction.

(B) The transfer of shares shall only occur between a county and cities within that county.

(C) The county's share of low-income and very low-income housing shall be reduced only in proportion to the amount by which the county's share of moderate- and above moderate-income housing is reduced.

(D) The council of governments or the department, whichever assigned the county's share, shall have authority over the approval of the proposed reduction, taking into consideration the criteria of subdivision (a) of Section 65584.

(6) The housing element shall contain an analysis of the factors and circumstances, with all supporting data, justifying the revision. All materials and data used to justify any revision shall be made available upon request by any interested party within seven days upon payment of reasonable costs of reproduction unless the costs are waived due to economic hardship.

(d) (1) Except as provided in paragraph (2), any ordinance, policy, or standard of a city or county which directly limits, by number, the building permits which may be issued for residential construction, or which limits for a set period of time the number of buildable lots

which may be developed for residential purposes, shall not be justification for a determination or a reduction in the share of a city or county of the regional housing need.

(2) Paragraph (1) does not apply to any city or county which imposes a moratorium on residential construction for a set period of time in order to preserve and protect the public health and safety. If a moratorium is in effect, the city or county shall, prior to a revision pursuant to subdivision (c) adopt findings which specifically describe the threat to the public health and safety and the reasons why construction of the number of units specified as its share of the regional housing need would prevent the mitigation of that threat.

(e) Any authority to review and revise the, share of a city or county of the regional housing needs granted under this section shall not constitute authority to revise, approve, or disapprove the manner in which the share of the city or county of the regional housing need is implemented through its housing program.

(f) A fee may be charged interested parties for any additional costs caused by the amendments made to subdivision (c) by Chapter 1684 of the Statutes of 1984 reducing from .45 to seven days the time within which materials and data shall be made available to interested parties.

(g) Determinations made by the department, a council of governments, or a city or county pursuant to this section are exempt from the provisions of the California Environmental Quality Act Division 13 (commencing with Section 21000) of the Public Resources Code.

Definitions of Income Groups

The income limits for a four-person household in Madera County is the following:

Very Low Income - Income not exceeding 50% of area median family income.

Other Lower Income- Income between 50% and 80% of area median family income.

Moderate Income - Income between 80% and 120% of area median family income.

Above Moderate Income - Income exceeding 120% of area median family income.

Income limits for other household sizes are calculated using household size adjustment factors. For example, the income limit for a one-person household for any income level is .7 times the four-person income limit for that income level.

In Madera County area median-family income is the higher of the county median family income or the statewide nonmetropolitan median family income, as estimated by the U.S. Department of Housing and Urban Development (HUD).

Basic Construction Needs Calculations

Determine Total Housing Units Needed in July 1997:

Owner households = July 1997 households X Homeownership factor

Owner Units Needed = Owner households $\div$ 0.98 (100% - 2% owner allowance)

Renter households = July 1997 households X Rentership factor

Renter Units Needed = Renter households $\div$ 0.94 (100% - 6% renter allowance)

Other Vacant Units Needed = (Owner Units Needed + Renter Units Needed)
 $\div$ (100% - other vacant allowance)

Total Housing Units Needed in July 1997 = (Owner Units Needed + Renter Units Needed
+ Other Vacant Units Needed)

Determine New Housing Units Needed to accommodate growth 1991 to 1997:

Units needed to accommodate growth = Units needed in 1997
- Units on Jan. 1, 1991

Determine Expected Normal Market Removals 1991 to 1997:

Average existing units 1991 to 1997 = $\frac{\text{Units needed in 1997} + \text{units Jan. 1991}}{2}$

Removals per year = Average existing units 1991 to 1997 X 0.002

Total years Jan. 1991 to July 1997 = 6.5 years

Expected Normal Market Removals 1991 to 1997 = Removals per year X 6.5

Determine Basic Construction Need 1991 to 1997

Basic Construction Need 1991 to 1997 =

Units Needed for Growth + Expected Normal Market Removals 1991 to 1997

DEPARTMENT OF FINANCE ESTIMATES
FOR JANUARY 1, 1991

CALIFORNIA DEPARTMENT OF FINANCE
DEMOGRAPHIC RESEARCH UNIT

REPORT E-5 PRELIM MADERA COUNTY POPULATION AND HOUSING ESTIMATES PRINTED
PAGE 24 JANUARY 1, 1991 05/03/91

CONTROLLED	----- POPULATION -----			----- HOUSING UNITS * -----		PERSON PER	
CITY	TOTAL	HOUSE HOLD	GROUP QUARTER	TOTAL OCCUPIED	PERCENT VACANT	HOUSE-	HOLD
CHOWCHILLA	6196	6084	112	2433	2291	5.84	2.656
MADERA	30024	2961	405	9789	9397	4.00	3.152
TOTAL INCORPORATED	36220	35703	517	12222	11688	4.37	3.055
UNINCORPORATED	56083	53260	2823	19792	17655	10.80	3.017
COUNTY TOTAL	92303	88963	3340	32014	29343	8.34	3.032

* HOUSING UNITS BY TYPE FROM THE 1990 CENSUS HAVE NOT BEEN RELEASED.
WE EXPECT THEM TO BE AVAILABLE FOR THE 1992 E-5 REPORT.

APPENDIX D

Four Income Groups and Housing Affordability

The State Department of Housing and community Development (HCD) establishes income limits for four income groups based on the median income of the County. The income levels for a family of four in Madera County is shown below.

TABLE 48
THE COUNTY OF MADERA
INCOME RANGES FOR A FAMILY OF FOUR

Income Group	% of Median	Income Range for Family of Four
Very Low	0 - 50%	0 - 14,700
Low	50 - 80%	14,700 - 23,500
Moderate	80 - 120%	23,500 - 35,280
Above Moderate	+ 120%	35,280+

Source: Derived from HCD income limits for Madera County, March 1990.

There are a number of factors that enter the determination of what a family can afford to pay for housing including family size, the basic income level, other expenses, and what is included in the cost. The Housing Authority has indicated that its acceptable rental range for low income households is \$285 to \$295 for one bedroom units, and \$315 to \$325 for two bedroom units. The typical standard for monthly rent is 25% of the gross monthly income. A family is generally assumed able to afford a home that is three times the annual income. Using these standards, the income levels for a family of four, the following table depicts affordable units for each-income-group.

TABLE 49
THE COUNTY OF MADERA
AFFORDABLE HOUSING COSTS BY INCOME GROUP

Income Group	Rental/Month	Home Purchase Price
Very Low	0 - 306	0 - 44,100
Low	306 - 490	44,100 - 70,500
Moderate	490 - 735	70,500 - 105,840
Above Moderate	735+	105,840+

Source: Derived from Table 47 and assumes 25% of income for rental; purchase at 3 times annual income.

APPENDIX E

1991 Housing Condition Survey Methodology and Results

The City surveyed all housing units within the City during the weeks of January 28th and February 3rd, 1991 utilizing the City's Rehab Specialist and Building Division Staff for the evaluation of housing conditions. The evaluation of housing condition was made by staff who is knowledgeable of building construction and building codes including the Rehabilitation Specialist, the Building Inspector, and the Plans Examiner.

Staff utilized address-coded Assessor maps in the field. Data on units in need of rehabilitation was encoded directly on Assessor page maps that allowed staff to verify structure location, address, and property lines simultaneously with the structure evaluation. In essence, all data were gathered and verified prior to leaving the field.

In the evaluation of a structure as Bound or in need of rehabilitation, staff utilized the classification method contained within the State's Community Development Block Grant Training Manual which classifies structural conditions by the following groupings: foundation, roofing, siding, windows, etc. A separate count was made of structures that were dilapidated and should be demolished.

After the fieldwork, data was aggregated by Assessor page. A corresponding table was then constructed which allowed data collected by Assessor page to be allocated to the appropriate 1990 Census Tract. A summary table was then created which displays the survey data by Census Tract. This allows the City to further evaluate the survey data with future Census and other data presented at the Census Tract level.

In addition, a current estimate of total housing units was prepared for the City using 1990 State Department of Finance Population and Housing Estimates for 1/1/90 updated with new construction and demolitions in 1990. The results of the survey work are shown on the table on the following page.

TABLE 50
THE CITY OF MADERA
1991 HOUSING CONDITION SURVEY SUMMARY

Census Tract	Units in Need of Rehab	Dilapidated Units	% of Total Rehab	Rehab Need as % of Total Hsg. Units In City
5.02	110	4	4.5	1.08
5.03	8	1	0.3	0.08
5.04	0	0	0	0
5.05	0	0	0	0
6.01	223	4	9.0	2.19
6.02	518	5	21.0	5.09
7.00	231	0	9.4	2.27
8.00	647	7	26.2	6.36
9.00	732	26	29.6	7.20
Total:	2,469	52		24.27%
		0.05% of Total Units		

Total Housing Units: 10,173

The number of housing units is based on the State Department of Finance population and housing estimates for January 1, 1990, updated with City of Madera Building Division records of the number of units completed and the number of units demolished between January 1, 1990, and January 1, 1991.

APPENDIX F

SUMMARY OF THE DEVELOPMENT FEES CITY OF MADERA Revised February 12, 1992

PARK FEES

Single Family Dwelling	\$150.00 per unit
Multiple Family Dwelling	125.00 per unit
Mobile Home site/park	100.00 per unit

SEWER CAPACITY FEES

Single Family Dwelling	\$425.00
Duplexes	\$850.00
Apartments	\$425.00 for each of first (2) units \$284.00 for each additional unit
Mobile Home Parks	\$425.00 for first unit, \$243.00 for each additional unit
Hotels, Motels, & Rooming Houses	\$102.00 per room
Schools:	
Elementary School	\$5.95 per student
High School	\$11.90 per student
Hospitals, Convalescent Homes, & Other Similar Institutions	\$255.00 per bed
Churches, Theaters, & Places of Public Assembly	\$3.00 per seat
Restaurants, Cafeterias, & Other Similar Establishments	\$25.50 per seat
Bars, Cocktail Lounges, & Similar Establishments	\$5.10 per seat
Office Buildings, Commercial Shops & Stores	\$510.00 per connection
Dental, Medical, Barber & Beauty Shops	\$680.00 per connection
Service Stations	\$510.00 per island
Laundries, Laundromats, Car Washes, & Similar Establishments	\$680.00 per connection
All Other Users	A minimum of \$425.00 or the sum determined by the City Engineering by multiplying the residential capacity charge by the proposed user's estimated daily flow in gallons per day, divided by 400 whichever sum is greater.

Summary of Development Fees (Continued)

DEVELOPMENT FEE

Annexed into City Prior to April 6, 1987	\$1700.00 per acre
Annexed into City After April 6, 1987	\$3200.00 per acre

DRAINAGE FEE

Residential	\$75.00 per bedroom
Non-Residential	\$0.15 per sq. ft. of New structures

ENERGY FEE

Single Family Dwelling & Duplexes	\$75.00
Multiple Family	\$25.00 per unit
Commercial & Industrial	
0-3000 sq. ft. of conditioned airspace	\$50.00
3000-more sq. ft. of conditioned airspace	\$100.00

STRONG MOTION INSTRUMENTATION FEE (State of Calif.)

	\$0.50 min.
Residential	\$0.01 per \$1000 valuation
Non-Residential	\$0.21 per \$1000 valuation

INTERIM TRAFFIC IMPACT FEE

Generally effects the Cleveland Ave. & Country Club Dr. Corridors	
Single Family Dwellings	\$ 100.00 per unit
Multiple Family Dwellings	\$67.00 per unit
Other Uses	\$307.00 per Adjusted Peak Hour trip
	Verify the number of peak hour trips with the Planning Division

SEWER, WATER & STORM DRAIN MAIN PAYBACK POLICY

When determined by the Engineering Department - Proportionate costs
that the existing service has intensified or up to 1/2 the cost
new services installed of the main being
connected to for the full width of the frontage

APPENDIX "G"

INITIAL STUDY ENVIRONMENTAL CHECKLIST FORM

I. Background

1. Name of Proponent: City of Madera.
2. Address and Phone Number of Proponent:

Community Development Department
City Hall 205 West Fourth Street Madera, Ca. 93637
3. Date of Checklist Prepared: March 1, 1992.
4. Agency Requiring Checklist: City of Madera.
5. Name of Proposal, if applicable: Housing Element of the City General Plan.

II. Environmental Impacts

(Explanations of all "yes" and "maybe" answers are required).

YES MAYBE NO

- | | | | |
|---|-------|-------|-------|
| 1. Earth. Will the proposal result in: | | | |
| a. Unstable earth conditions or in changes in geologic substructures? | _____ | _____ | X |
| b. Disruptions, displacements, compactions or over covering of the soil? | _____ | X | _____ |
| c. Change in topography or ground surface relief features? | _____ | _____ | X |
| d. The destruction, covering or modification of any unique geological or physical features? | _____ | _____ | X |
| e. Any increase in wind or water erosion of soils, either on or off the site? | _____ | _____ | X |

		YES	MAYBE	NO
f.	Changes in deposition or erosion of beach sands, or changes in siltation, deposition or erosion which may modify the channel of a river or stream or the bed of the ocean or any bay, inlet or lake?	_____	_____	<u>X</u>
g.	Exposure of people or property to geological hazards such as earthquakes, landslides, mudslides, ground failure, or similar hazards?	_____	_____	<u>X</u>
2.	Air. Will the proposal result in:			
a.	Substantial air emissions or deterioration of ambient air quality?	_____	_____	<u>X</u>
b.	The creation of objectionable odors?	_____	_____	<u>X</u>
c.	Alteration of air movement, moisture, or temperature, or any change in climate, either locally or regionally?	_____	_____	<u>X</u>
3.	Water. Will the proposal result in:			
a.	Changes in currents, or the course of direction of water movements, in either marine or fresh waters?	_____	_____	<u>X</u>
b.	Changes in absorption rates, drainage patterns, or the rate and amount of surface runoff?	_____	<u>X</u>	_____
c.	Alterations to the course or flow of flood waters?	_____	_____	_____
d.	Change in the amount of surface water in any water body?	_____	_____	<u>X</u>
e.	Discharge into surface waters, or in any alteration of surface water quality, including but not limited to temperature, dissolved oxygen or turbidity.	_____	_____	<u>X</u>
f.	Alteration of the direction or rate of flow of ground waters?	_____	_____	<u>X</u>

		YES	MAYBE	NO
g.	Change in the quantity of ground waters, either through direct additions or withdrawals, or through interception of an aquifer by cuts or excavations?	_____	_____	<u>X</u>
h.	Substantial reduction in the amount of water otherwise available for public water supplies?	_____	_____	<u>X</u>
i.	Exposure of people or property to water related hazards such as flooding or tidal waves?	_____	_____	<u>X</u>
4.	Plant Life. Will the proposal result in:			
a.	Change in the diversity of species, or number of any species of plants (including trees, shrubs, grass, crops, and aquatic plants)?	_____	_____	<u>X</u>
b.	Reduction of the numbers of any unique, rare or endangered species of plants?	_____	_____	<u>X</u>
c.	Introduction of new species of plants into an area, or in a barrier to the normal replenishment of existing species?	_____	_____	<u>X</u>
d.	Reduction in acreage of any agricultural crop?	_____	<u>X</u>	_____
5.	Animal Life. Will the proposal result in:			
a.	Change in the diversity of species, or numbers of any species of animal (birds, land animals including reptiles, fish and shellfish, benthic organisms or insects)	_____	_____	<u>X</u>
b.	Reduction of the numbers of any unique, rare or endangered species of animals?	_____	_____	<u>X</u>
c.	Introduction of new species of animals into an area, or result in a barrier to the migration or movement of animals?	_____	_____	<u>X</u>
d.	Deterioration to existing fish or wildlife habitat?	_____	_____	<u>X</u>

		YES	MAYBE	NO
6.	Noise. Will the proposal result in:			
a.	Increases in existing noise levels?	_____	_____	<u>X</u>
b.	Exposure of people to severe noise levels?	_____	_____	<u>X</u>
7.	Light and Glare. Will the proposal produce new light or glare?	_____	_____	<u>X</u>
8.	Land Use. Will the proposal result in a substantial alteration of the present or planned land use of an area?	_____	<u>X</u>	_____
9.	Natural Resources. Will the proposal result in:			
a.	Increase in the rate of use of any natural resources?	_____	_____	<u>X</u>
10.	Risk of Upset. Will the proposal involve:			
a.	A risk of an explosion or the release of hazardous substances (including, but not limited to, oil, pesticides, chemicals or radiation) in the event of an accident or upset conditions?	_____	_____	<u>X</u>
b.	Possible interference with an emergency response plan or an emergency evacuation plan?	_____	_____	<u>X</u>
11.	Population. Will the proposal alter the location, distribution, density, or growth rate of the human population of an area?	_____	<u>X</u>	_____
12.	Housing. Will the proposal affect existing housing, or create a demand for additional housing?	_____	<u>X</u>	_____
13.	Transportation/Circulation. Will the proposal result in:			
a.	Generation of substantial additional vehicular movement?	_____	_____	<u>X</u>
b.	Effects on existing parking facilities, or demand for new parking?	_____	_____	<u>X</u>

		YES	MAYBE	NO
c.	Substantial impact upon existing transportation systems?	_____	<u> X </u>	_____
d.	Alterations to present patterns of circulation or movement of people and/or goods?	_____	<u> X </u>	_____
e.	Alterations to waterborne, rail or air traffic?	_____	_____	<u> X </u>
f.	Increase in traffic hazards to motor vehicles, bicyclists or pedestrians?	_____	_____	<u> X </u>
14.	Public Services. Will the proposal have an effect upon, or result in a need for new or altered governmental services in any of the following areas:			
a.	Fire protection?	_____	<u> X </u>	_____
b.	Police protection?	_____	<u> X </u>	_____
c.	Schools?	_____	<u> X </u>	_____
d.	Parks or other recreational facilities?	_____	<u> X </u>	_____
e.	Maintenance of public facilities, including roads?	_____	<u> X </u>	_____
f.	Other governmental services?	_____	<u> X </u>	_____
15.	Energy. Will the proposal result in:			
a.	Use of substantial amounts of fuel or energy?	_____	_____	<u> X </u>
b.	Substantial increase in demand upon existing sources or energy, or require the development of new sources of energy?	_____	_____	<u> X </u>
16.	Utilities. Will the proposal result in a need for new systems, or substantial alterations to the following utilities:			
a.	Power or natural gas?	_____	_____	<u> X </u>
b.	Communications systems?	_____	_____	<u> X </u>
c.	Water?	_____	_____	<u> X </u>
d.	Sewer or septic tanks?	_____	_____	<u> X </u>

		YES	MAYBE	NO
	e. Storm water drainage?	_____	<u> X </u>	_____
	f. Solid waste and disposal?	_____	<u> X </u>	_____
17.	Human Health. Will the proposal result in:			
	a. Creation of any health hazard or potential health hazard (excluding mental health)?	_____	_____	<u> X </u>
	b. Exposure of people to potential health hazards?	_____	_____	<u> X </u>
18.	Aesthetics. Will the proposal result in the obstruction of any scenic vista or view open to the public, or will the proposal result in the creation of an aesthetically offensive site open to public view?	_____	_____	<u> X </u>
19.	Recreation. Will the proposal result in an impact upon the quality or quantity of existing recreational opportunities?	_____	<u> X </u>	_____
20.	Cultural Resources.			
	a. Will the proposal result in the alteration of or the destruction of a prehistoric or historic archaeological site?	_____	_____	<u> X </u>
	b. Will the proposal result in adverse physical or aesthetic effects to a prehistoric or historic building, structure, or object?	_____	_____	<u> X </u>
	c. Does the proposal have the potential to cause a physical change which would affect unique ethnic cultural values?	_____	_____	<u> X </u>
	d. Will the proposal restrict existing religious or sacred uses within the potential impact area?	_____	_____	<u> X </u>

YES MAYBE NO

21. Mandatory Findings of Significance.

- | | | | | |
|----|---|-------|-------|-------|
| a. | Does the project have the potential to degrade the quality of the environment, substantially reduce the habitat of a fish or wildlife species, cause a fish or wildlife population to drop below self sustaining levels, threaten to eliminate a plant or animal community, reduce the number or restrict the range of a rare or endangered plant or animal or eliminate important examples of the major periods of California history or prehistory? | _____ | _____ | X |
| b. | Does the project have the potential to achieve short-term, to the disadvantage of long-term, environmental goals? (A short-term impact on the environment is one which occurs in a relatively brief, definitive period of time while long-term impacts will endure well into the future.) | _____ | _____ | X |
| c. | Does the project have impacts which are individually limited, but cumulatively considerable? (A project may impact on two or more separate resources where the impact on each resource is relatively small, but where the effect of the total of those impacts on the environment is significant.) | _____ | X | _____ |
| d. | Does the project have environmental effects which will cause substantial adverse effects on human beings, either directly or indirectly? | _____ | _____ | X |

III. DISCUSSION OF ENVIRONMENTAL EVALUATION.

The 1992 Housing Element represents an update of the Housing Element adopted by the City in 1986. It was prepared pursuant to California State Government Code, Article 10.6, Sections 65583 through 65588 which outline the requirements for housing elements. Government Code requirements include analysis and documentation of existing household and housing characteristics, inventory of land suitable for residential construction, analysis of potential and existing governmental and non-governmental constraints, special housing needs, energy conservation standards, goals, policies, quantifiable objectives and programs, and regular updates of the element and periodic review.

Decennial US Censuses are the major data source for the community profiles. Since all of the statistical information from the 1990 Census was not available at the time this report was prepared, some reliance is still place on information from the 1980 Census, particularly in regard to income and economics, and detailed breakdowns by Census Tracts. Wherever possible, it has been updated with information provided by the State Department of Finance and other agencies.

The Housing Element evaluates housing conditions in the City of Madera. The community profile, population and employment characteristics, household and governmental constraints are explored extensively. Through this discussion, a foundation is laid for an assessment of future needs. In the final section, a strategy for housing is set forth for the period to 1997. Goals, policies, quantifiable objectives, and programs to address the community's housing needs are identified.

Although housing needs are assessed and programs are recommended, the Housing Element itself will not result in the actual construction or land use impacts that have been identified in this Initial Study. The impact of future development to satisfy the housing needs of the community can best be evaluated and mitigated at the actual development stage. The Land Use Element of the General Plan is the primary source for the residential land use designations and zoning required to satisfy community demands. An Environmental Impact Report was prepared for that Plan, and subsequent environmental review would be conducted for any amendments or code revisions required to implement that Plan or the Housing Element.

IV. Determination

On the basis of this initial evaluation:

I find that the proposed project COULD NOT have a significant effect on the environment, and a NEGATIVE DECLARATION will be prepared. X

I find that although the proposed project could have a significant effect on the environment, there will not be a significant effect in this case because the mitigation measures described on an attached sheet have been added to the project. A NEGATIVE DECLARATION WILL BE PREPARED.

I find the proposed project MAY have a significant effect on the environment, and an ENVIRONMENTAL IMPACT REPORT is required.

LARRY J. RED
Senior Planner
Community Development Department

Date

APPENDIX H

RESOLUTION NO. 93-83

RESOLUTION OF THE CITY COUNCIL OF THE CITY OF MADERA ADOPTING THE FINAL 1993 HOUSING ELEMENT OF THE MADERA GENERAL PLAN

WHEREAS, the City Council of the City of Madera has previously adopted the mandatory elements of the General Plan, including the Housing Element, as required by the State of California; and

WHEREAS, State law also requires periodic review, updates, and amendments of the General Plan and Housing Element; and

WHEREAS, in 1991 the City of Madera embarked on a program to update the 1986 Housing Element on a comprehensive basis; and

WHEREAS, an Administrative Draft was distributed on August 27, 1992 for public review and comment to various local agencies and groups, and notices of its availability was also published and distributed to many members of the public; and

WHEREAS, the Hearing Draft was distributed on December 28, 1992 for public review and comment to various local agencies and groups, and notice of its availability was given by published notice in both English and Spanish on December 28, 1992, in conjunction with a Notice of Completion filed with the California State Clearinghouse on December 28, 1992; and,

WHEREAS, a public notice of the Planning Commission hearing on the Draft Housing Element were published and distributed on January 29, 1993; and

WHEREAS, the Planning Commission conducted public hearings held on February 23, and March 16, 1993, and concluded its review of the Draft Housing Element and the Negative Declaration, forwarding its recommendations for consideration by the City Council in the form of a resolution with text revisions; and

WHEREAS, public notices of the City Council hearing on the Draft Housing Element were published as 1/8th page ads in both English and Spanish, and distributed on March 31, 1993; and

WHEREAS, the City Council conducted its public hearings on April 20 and May 17, 1993, and completed its review of the Draft Housing Element, its consideration of the Negative Declaration, its evaluation of public testimony, and considered the recommendations of the Planning Commission; and

WHEREAS, The Negative Declaration was certified, and the Draft Housing Element was adopted, and the Community Development Department was directed to forward a copy of the Document to the State Department of Housing and Community Development; and

WHEREAS, the Department of Housing and Community Development has completed its review and has recommended specific revisions and expansions, and those changes and that Information has now been formulated; and

WHEREAS, public notices of the Planning Commission hearing on the revision to the Draft Housing Element were published in both English and Spanish and distributed on August 13, 1993; and

WHEREAS, the Planning Commission conducted a public hearing on August 24, 1993, and has concluded its review of the proposed revisions to the Draft Housing Element, along with consideration of public input, and has recommended approval of said revisions; and

WHEREAS, public notices of the City Council hearing on the revisions to the Draft Housing Element were published in both English and Spanish and distributed on August 27, 1993; and

WHEREAS, the City Council conducted a public hearing on September 7, 1993, and has concluded its review of the proposed revisions to the Draft Housing Element, along with consideration of public input, and the Planning Commission's recommendations; and,

WHEREAS, the City Council on September 20, 1993, approved revisions to the 1993 Draft Housing Element, which are hereby determined to be adequate to bring said Housing Element into compliance with all provision of State Code based on the approval by the Department of Housing and Community Development of the proposed revisions to the Draft Housing Element.

NOW THEREFORE BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF MADERA AS FOLLOWS:

1. The City Council hereby adopts a Final 1993 Housing Element of the Madera General Plan, to consist of the 1993 Draft Update Housing Element as modified by pertinent Council Resolution and Exhibits.

2. The Director of Community Development is hereby authorized and directed prepare a final version of the Housing Element for appropriate * distribution, and submission to the Department of Housing and Community Development for final certification.

Passed and adopted by the City Council of the City of Madera this 20th day of September 1993, by the following vote:

* * * * *

/ / /

/ / /

/ / /

/ / /

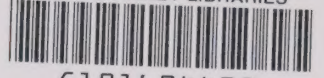
AYES: Councilmembers, O'Rourke, Scalzo, Armentrout, Perez, and Wells.
NOES: None.
ABSTENTIONS: None.
ABSENT: None.

JOHN W. WELLS, Mayor
City of Madera

ATTEST
EVONNE STEPHENSON
City Clerk

By _____

U.C. BERKELEY LIBRARIES



C101694430

